THE SATURDAY EVENING POST

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DRAWN BY J. V. McFALL

IN THIS NUMBER

SAKHALIN: A Mystery of the Pacific, By Dr. E. J. Dillon

THE YOUNG PRINCE, By William Allen White

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Sakhalin: A Mystery of the Pacific

By E. J. Dillon

Author of Russian Characteristics

The Fate of an Island and the Tragedy of a Life

THE story of Sakhalin is closely interwoven with a human tragedy fraught with some of the elements of old Greek fate tempered by certain features of ancient Hebrew optimism. But it is a terrible story at its best.

A little over a quarter of a century ago there was an officer of the Guards in St. Petersburg named Christopher Landsberg, for whom he himself was the centre of the universe—success was the highest aim in life, and money the most efficacious means of obtaining it. Now, only men of substance can afford to wear the Czar's coat as it is cut for officers of the Guards, whereas Landsberg was as poor as a church mouse. But then he was almost as shifty as Ulysses and as sweet-tongued as a siren. Those who knew him best said that he was the embodiment of courtesy, and nearly all shuddered as they thought of his clear, blue, cold eyes. "It was as though your very soul were suddenly brought into contact with Arctic steel," men said. Yet many laughed it off as an idle fancy; for Christopher Landsberg had the knack of making himself courted and served, if not loved. The man's manner was suave, his smile was bewitching and his voice soothing.

A striking proof of his power to attract was the ease with which he, a penniless man, made both ends—which are far apart in the Guards' regiment—meet. He had become acquainted with an old usurer in St. Petersburg, one of those Russian skinflints who reap where they never sowed and hoard without aim or limit, and he had received large advances from him in return for notes-of-hand bearing heavy interest to be paid whenever he should marry an heiress. The two human types and the curious compact are not unfamiliar in Russia. The risk which old Vlassoff ran was slight, for Landsberg was a handsome young fellow of very polished manners, resourceful, attractive, and an officer in a crack regiment. There were, therefore, few better catches than he in the matrimonial market. And he soon caught a first-class prize—soon, but not before he had put his name to a sheaf of notes-of-hand, at the remembrance of which he winced. But the girl—whose name, for obvious reasons, I withhold—possessed the wherewithal to redeem every one of his pledges and leave a very considerable income over and above; besides which, she bore a name honored in society and celebrated in the history of Russia. It was a splendid match, everybody said. Even old Skinflint appeared to unbend and, in his own peculiar way, he wished his protégé joy.

"A surprise, too, you shall have, my lad, on the eve of your wedding-day," he exclaimed, "but *such* a surprise! Ha, ha, ha! Well, you will be astonished, I can tell you—more than you ever were before. Ha, ha, ha! It is the very last thing you were expecting. Ha, ha, ha!"

Landsberg believed and trembled. For Vlassoff was a hardened usurer, a human spider, and must, therefore, be a malignant fiend. His plan was obvious: he intended to dash the cup of happiness from Landsberg's lips by presenting the bills of exchange for payment and informing the bride of her bridegroom's debts and all that they implied. . . . Truly a fiendish design . . . to be met in a . . . resolute way. Accordingly, after a soul-struggle which has never been recorded, the brilliant young officer called on the money-lender. The general servant who opened the door he dispatched for a pint of *kvass* (a Russian beverage which remotely resembles beer and is made of black bread), and while she was away he severed Vlassoff's windpipe with a well-sharpened razor, cutting his own little finger in the hurry. There was no quailing, no hesitancy. The gory deed was done thoroughly. When the woman returned he dealt with her in like manner and then rummaged among the usurer's papers.

He really wanted only his own bills of exchange, and these he found in a separate packet accompanied by a letter to himself wishing him every happiness in life and sending him by way of a wedding-gift the "notes-of-hand herewith inclosed!"

That was the surprise which the old man had been elaborately preparing and the thought of which convulsed him with laughter. And it was because he had meditated this act of generosity that he met his death. His one good act was treated as a crime.

Despite his self-possession and resourcefulness, Landsberg was arrested at first on suspicion. His little finger, which he had disfigured for life, was among the signs which contributed to bring home his guilt. It was a terrible fall—from a palace, one might say, to a prison; from the prospect of becoming a general, and, it might be, even war-minister, to the certainty of condemnation and to penal servitude. But he never quailed. Gazing steadily at his fate, he resolved to meet it and make the best of it. Had he wished, he could have escaped the ignominy of a trial—for a price. As is usual, whenever a Russian officer is threatened with ignominy, an official met him as he was about to be ushered into confinement and said:

"You will be quite alone in your cell. On the table there is a revolver and it is loaded. Don't forget . . . Be careful in handling it."

But the prisoner made answer coldly:

"Don't be alarmed. I shall not commit suicide."

Accordingly he was indicted; and the *coup de théâtre* at the trial was the last will and testament of old Vlassoff, his victim, which had been found among the murdered man's papers. It contained but one clause: "All my worldly goods and possessions I leave to Christopher Landsberg."

One would have thought that coals of fire were thus heaped on the head of the prisoner. But he never moved a muscle. His cold, steely eyes were as steady and as icy as before. He would make the best of his bargain. If he could not become second in the Empire, he might yet be first in the convict settlement of Sakhalin. For that was now his destination.

The Island of Despair, of "sea-girt misery," as the convicts termed it, was just then about to become a settlement of felons. That was Russia's idea of colonizing it. Russia and Japan had had joint possession of Sakhalin down to 1875, when, in return for the Kurile Archipelago, Japan ceded all her rights to the Czardom, and since then it has been a sort of Dante's hell upon earth. Russia beheld in the annexed territory an excellent dumping ground for the refuse of humanity—that and nothing more. Nature had specially created it for the purpose. Japan, on the contrary, discerned athwart the mists and fogs of Sakhalin the future Manchester and Cardiff of the Far East.

For the mineral wealth of Kabafuto, as the Japanese now call the island, is very varied, one might almost say inexhaustible. That, at least, is expert opinion, and the evidence in support of it is of a nature to be appreciated by a layman. Its coal-supply is endless, and the quality of the fuel much better than that of any found in Japan. Coal exists nearly everywhere, but more especially on the western side, where the entire mountain chain extending along the coast of the Tartar Straits has layers of coal the thickness of which—according to Keppen and other experts—is enormous. Long ago—as far back as the Far Eastern War—Elliot's squadron took its supply of coal from the shore without any more ado—no burrowing in the earth, no labor of any kind. Yet Russia went on buying her coal—coal, too, of inferior quality—in Japan and left the treasures of Sakhalin untouched. In fact, she allowed fifty years to pass by without drawing any advantage whatever from the mineral or agricultural riches of the country. Down to the outbreak of the war, the Russian warships got their coal supplies from Japan, and Sakhalin maintained its reputation as the island of sea-girt misery.

If the coal-fields lay so long untouched, the iron-ore was, of course, wholly unexploited. Yet of that, too, there was no lack. Near Alexandroffsk it is said to be uncommonly abundant. Iron-ore and excellent coal lying so close together would, under Japan's rule, have resulted in the creation of a number of flourishing industries. Under the Czardom, the highest flight of fancy suggested by the aspect of Sakhalin was Dante's

hell. What might have been done with Sakhalin as a manufacturing district will be evident to the world if Japan ever takes it over. But that is not all.

The Russians literally "struck ile" when they annexed the "Devil's Island," but they made no more use of their discovery than of the others. Exactly a quarter of a century ago, naphtha sources were found in Sakhalin, and not such as one hears of or sees in Austria, but wells of enormous value. The engineer Platonoff, who was sent thither by the company of Baku oil firms, reported: "Everything I saw in Armenia is as nothing in comparison with what I found on the island of Sakhalin, where the naphtha-fields on the river Nutovo transcend in every respect those of Baku."

Now, one of the staple Russian exports to the Far East is petroleum, vast quantities of which go to China, Japan and Korea, and it is a foregone conclusion that, unless Russia develops her share of the island, that branch of Russian trade will die a sudden and untimely death. And that is but one of the many consequences baleful to Russian trade and finances which may follow upon the transfer of half the island to the sway of the Mikado. The Japanese will flood the markets of the Far East with illuminants and metal manufactures, and cut off the margin—if indeed, there still be any margin left—between the balance of Russia's trade and the service of the foreign debt.

What Landsberg Did for the Island

IT IS unnecessary to discuss the effect which the alleged existence of gold and copper in Sakhalin will produce on the economic condition of the respective countries, seeing that it is only a probability. But the fisheries cannot be dismissed without a word. It was for fish that the Japanese first visited the island at the close of the eighteenth century, and it is mainly for fish that their descendants still go there to-day. In this respect, Sakhalin may be truly termed the granary of Japan, for, after rice, the staple food of the Mikado's subjects is fish. No less than 208,928 tons of it are brought into Japan from Sakhalin every year. But, curiously enough, the Russians imported food for themselves and their convicts from foreign countries—corned beef from America, for example—and yet the population of Sakhalin, including the aborigines, amounts to no more than 25,000!

Alms from the central government kept those creatures alive. The colony has never been self-supporting. And the Imperial Treasury, accordingly, paid £320,000 a year for the maintenance of the population, or, say, a little over twelve pounds a head. But besides this many individuals received allowances from home, so that Sakhalin cost Russia a goodly sum every year.

Fertility is the main quality of the soil of Sakhalin as described by the Japanese. And the severity of the climate does not, they affirm, detract from the yield of corn. What is quite certain is that the grazing lands of Southern Sakhalin are excellent. But of these, too, the Russians have failed to profit. How little advantage they drew from their possession will be clear to those who learn that in 1903 there were ninety-nine Japanese fish-dealers on the island with 3921 Japanese fishermen, whereas there were seventy-nine Russian fish-traders who employed 3251 Japanese.

There were no roads, no ports, no forest clearings, hardly any vestige of human existence in the north part of the island when Russia took it over. And there would probably have been still none to-day if Christopher Landsberg had not foully murdered his benefactor, Vlassoff. Landsberg was an officer in a regiment of sappers and miners, and he had a fair knowledge of engineering. It was he who took everything in hand when he arrived in the penal settlement: he headed the gangs of lazy laborers, cut clearings in the jungle, made surveys for new roads, constructed tunnels and landing stages, and generally established order where there had been none. The convicts, most of whom hailed from Transbaikal, had never seen a carriage-road in their lives and were utterly ignorant of how such a route is built. Everything they put their hands to failed until Landsberg came to the island. They had constructed a landing-place which the first gust of wind swept into space. They had made a tunnel through Mount Joncquières, but the gangs of laborers never managed to meet in it—until Landsberg arrived on the scene. His advent marked the beginning of a new era.

Yet he was hated by the convicts. They called him a white-handed aristocrat, and some of them would have been glad of a pretext to murder him. But he was cautious—very cautious and very cool. With the authorities, too, he kept on a friendly footing and generally played his cards with skill. The prisoners were wont to punish with death any intimacy between one of themselves and the police. Once, for instance, his band of workmen put him in a very awkward predicament, the only issue out of which seemed to be one of the horns of a dilemma: death at the hands of his companions or death by order of his superiors. This is how it came about:

The convict settlement resolved unanimously to kill an obnoxious official while the road gangs were working under him. They formed an ambush into which Landsberg was chosen to lead him treacherously on a certain day. Obedience meant death and refusal meant death. It was a case of out of the frying-pan into the fire. But Landsberg was resourceful. He drove the official straight to the ambuscade without any remark, but when still far from the spot the vehicle broke down "accidentally"—and hopelessly. Landsberg besought the officer, who was at first desirous of going on, to return on the sole ground that he would in any case be late for the work. After much persuasion he had his way, and the next day he dexterously transferred the ringleaders to different places and the conspiracy was forgotten.

Christopher Landsberg had many a cruel humiliation to swallow, many a sharp pang to endure, and many a danger to evade before he finally served his time as a convict and acquired the status of peasant and a settler. But it's a long street that has no turning. In time he reached this stage and without having wholly lost his youthful appearance or forgotten his engaging manners. As he had been, so he was and still is: courteous, insinuating and cold. Hard by the scenes of his sufferings he opened a little shop for the sale of various luxuries and necessities to the prisoners, soon made a competency, and at last accumulated a fortune. In time he became a wholesale merchant, exporting, importing, contracting and speculating. He also married a girl who had come out to that desolate island to make a livelihood as a trained nurse; and his helpmate has made him extremely happy. They have had several children, whom the ex-convict loved most tenderly, but fate was cruel: they all died young.

A Life Struggle for Reinstatement

WHEN the war broke out, and Sakhalin was threatened by the Japanese, Landsberg played the part of patriot. Remembering that he had been an officer, he longed to don the Czar's uniform once more, and moved heaven and earth to compass that object. His one aim has been to live down the crime of his youth and regain the social status which he had once lost; and for that he was ready to make almost any sacrifice. He might have returned to Russia several years ago, but he would not settle there without a full pardon and reinstatement. "Why," he asked, "should the grown-up man be punished for the folly of a youth, seeing that they are really different persons?" He petitioned the authorities in St. Petersburg to have his name again written in the book of social life. But in vain. He therefore remained on the isle of sea-girt misery.

The war offered him a fresh opportunity—fresh field for effort, new grounds for hope. The Czar struck the fetters off all the felons of Sakhalin, and Landsberg organized them into armed bands. At his own expense he bought rifles and ammunition, enlisted and drilled his whilom comrades and made a good show. He was soon able to report in the name of his "troops" that "we are now ready to shed our blood in defense of the sacred rights of our Little Father the Czar, and the Fatherland. Christopher Landsberg, Commander." But the hoped-for response never came; the status and the uniform were lacking. Some say they are irretrievably lost to the whilom convict. Who can guess what lies in the seed-pod of time? It behooves a historian to eschew excursions into the realm of the future.

Playing in the Rain

By Carolyn Wells

There are some children, I dare say,
Who do not love a rainy day;

But then, of course, the reason's plain:
They don't know how to play with rain.

There's lots of ways to have such fun,
But "Noah's Ark" 's the nicest one.

Get Animal Crackers—'most a pound,
And stand them two and two around.

Then play you're Noah, and the others
Are just your sisters and your brothers.

You play the sofa-ark will sail;
The wind outside plays it's a gale.

Across the raging waves you scud;
Of course, the rain plays it's a flood.

Oh, if you play at "Noah's Ark,"
You won't get through till after dark!

The Young Prince

By William Allen White

WE HAVE had many reporters for our little country newspaper—some good ones, who have gone up to the city and have become good newspaper men; some bad ones, who have gone back to the livery-stables from which they sprang; and some indifferent ones, who have drifted into the insurance business and have become silent partners in student boarding-houses, taking home the meat for dinner and eating finically at the second table of life, with a first table discrimination. But of all the boys who have sat at the old walnut desk by the window, the young Prince gave us the most joy. Before he came on the paper he was bell-boy at the National Hotel—bell-hop, he called himself—and he first attracted our attention by handing in personal items written in a fat, florid hand. He seemed to have second sight. He knew more news than any one else in town—who had gone away, who was entertaining company, who was getting married, and who was sick or dying.

The day the young Prince went to work he put on his royal garment—a ten-dollar ready-made costume that cost him two weeks hard work. But it was worth the effort. His freckled face and his tawny shock of red hair rose above the gorgeous plaid of the clothes like a prairie sunset, and as he pranced off down the street he was clearly proud of his job. This pride never left him. He knew all the switchmen in the railroad-yards, all the girls in the dry-goods stores, all the boys on the grocers' wagons, all the hack-drivers and all the barbers in town.

These are the great sources of news for a country daily. The reporter who confines his acquaintance to doctors, lawyers, merchants and preachers is always complaining of dull days.

But there was never a dull day with the Prince. When he could get the list of "those present" at a social function in no other way, he called up the hired girl of the festal house—we are such a small town that only the rich bankers keep servants—and "made a date" with her, and the names always appeared in the paper the next day. Whereupon the proud hostess, who thought it was bad form to give out the names of her guests, sent down and bought a dozen extra copies of the paper to send away to her Eastern kin. He knew all the secrets of the switch shanty; our paper printed the news of a change in the general superintendent's office of the railroad before the city papers had heard of it, and we usually figured it out that the day after the letter denying our story had come down from the president's office the change would be officially announced.

He Wore His Collars so High that He Had to Order Them from a Drummer

One day when the Prince was at the depot "making the train" with his notebook in his hand, jotting down the names of the people who got on or off the cars, the general superintendent saw him, and called the youth to his car.

"Well, kid," said the most worshipful one in his teasingest voice, "what's the latest news at the general offices to-day?"

The young Prince turned his head on one side like a little dog looking up at a big dog, and replied:

"Well, if you must know it, you're going to get the can, though we ain't printing it till you've got a chance to land somewhere else."

The longer he worked the more clothes he bought. One of his most effective creations was a blue serge coat and vest, and a pair of white duck trousers linked by emotional red socks to patent leather shoes. This confection, crowned with a wide, saw-edged straw hat with a blue band, made him the brightest bit of color on the sombre streets of our dull town. He wore his collars so high that he had to order them of a drummer, and as he came down street from the depot, riding magnificently with the 'bus-driver, after the train had gone, the clerks used to cry: "Look out for your horses; the steam-piano is coming!"

But it didn't affect the young Prince. If he happened to have time and was feeling like it, he would climb down over the rear end of the 'bus and chase his tormentor into the back of the store where he worked, but generally the young Prince took no heed of the jibes of the envious. He was conscious that he was cutting a figure and his consciousness made him proud. But his pride did not cut down the stack of copy that he laid on the table every morning and every noon. He couldn't spell and he was innocent of grammar, and every line he wrote had to be edited, but he got the news. He was everywhere. He rushed down the streets after an item, dodging in and out of stores and offices like a streak of chain lightning having a fit. But it was beneath his dignity to run to fires. When the fire-bell rang he waited nonchalantly on the corner near the fire-department house, and as the crowds parted to let the horses dash by on the dead run, he would walk calmly to the middle of the street, put his notebook in his pocket, and as the fire-team plunged by he would ostentatiously throw out a stiff leg behind him like the tail of a comet, and "flip" on the end of the fire-wagon. Then he would turn slowly around, raise a hand, and wiggle his fingers patronizingly at the girls in front of the "Racket" store as he flew past, swaying his body with the motion of the rolling, staggering cart.

Other reporters who have been on the paper—good ones as well as the bad—have had to run the gauntlet of the town jokers who delight to give green reporters bogus news, or start them out hunting impossible items. But the man who soberly told the young Prince that O. F. C. Taylor was visiting at the home of the town drunkard, or that W. H. McBreyer had accepted a position in a town drug-store, only got a wink and a grin from the boy. Neither did the town wags fool him by giving him a birth announcement from the wrong family, nor a wedding where there was none. He was wise as a serpent. Where he got his wisdom—no one knows. And more than this, he knew the weaknesses of others. He had the town catalogued in a sort of rogues' directory—the liars and the honest men set apart from one another, and it was a classification that would not have tallied with the church directories nor with the town blue-book nor with the commercial agency's reports. The sheep and the goats in the young Prince's record would have been strangers to one another if they could have been assembled as he imagined them. But he was generally right in his estimates of men. He had a sixth sense for sham.

The young Prince had the sense to know the truth and the courage to write it. This is the essence of the genius that is required to make a good newspaper man. No paper has trouble getting reporters who can hand in copy that records events from the outside. Any blockhead can go to a public meeting and bring in a report that has the words "as follows" scattered here and there down the column. But the reporter who can go and bring back the soul of the meeting, the real truth about it; what the inside fights meant that lay under the parliamentary politenesses of the occasion; who can see the wires that reach back of the speakers, and see the man who is moving the wires and can know why he is moving them; who can translate the tall talking into history—he is a real reporter. And the young Prince was that kind of a youth. He went to the core of everything; and if we didn't dare print the truth—as sometimes we did not—he grumbled for a week about his luck. As passionately as he loved his clothes, he was always ready to get them dirty in the interests of his business.

For three years his nimble feet pounded the sidewalks of the town. He knew no business hours, and ate and slept with his work. He never ceased to be a reporter—never took off his make-up, never let down from his exalted part. One day he fell sick of a fever, and for three weeks fretted and fumed in delirium. In his dreams he wrote pay locals, and made trains, and described funerals, and got lists of names for the society column, and grumbled because his stuff was cut or left over till the next day. When he awoke he was weak and wan, and they felt that they must tell him the truth.

The doctor took the boy's hands and told him very simply what they feared. He looked at the man for a moment in dumb wonder, and sighed a long, tired sigh. Then he said: "Well, if I must, here goes"—and turned his face to the wall and closed his eyes without a tremor.

And thus the young Prince went home.

These are the Great Sources of News for a Country Daily

Editor's Note—This is the second of Mr. White's series of sketches of the types and characters of a small Western town. The third will appear in an early number.

The Franklin Bicentennial

IT IS as that of one of the three greatest Americans that it is proposed to celebrate the bicentenary of the birth of Benjamin Franklin on the seventeenth of next January, and the pretext is not insufficient; but there is another that is perhaps to be preferred. When Mr. Howells some time since chose Emerson and Franklin as the two greatest names in American letters we confess to a moment's surprise; but that moment was followed by a sense of delight which has known no abatement. As servants of their country, Washington and Lincoln were indisputably greater, but no one was ever more exquisitely representative than Franklin of dominant traits in his countrymen.

Widely different as were Emerson and Franklin, the two summed up the American character in a manner marvelously comprehensive. Simple, direct, sincere, with almost a saint's passion of purity and austerity, Emerson is the highest expression of the individualism of the American temper. No less sincere at heart than Emerson, Franklin was amiably complex, and shrewdly easy-going—least of all austere. A heathen he has lately been called by a light-hearted newspaper eulogist, and it is certain that his spirit lived very much in the sunshine of the world.

As became the first and by far the greatest of our literary ambassadors, the keynote of his nature was self-effacing tact—address. If you have a project you want to have put in effect, he says, don't bring it forth as your own. People are apt to be jealous. Go to some great man, talk with him, draw him out, and he will speedily be led to believe that it is he who has suggested it to you. Then you can urge it upon others as his project, gain the credit of an impartial advocate—and incidentally have your own way. When serving in Paris as a fellow-commissioner with Lee and Dean, his old friends there sent a New Year's gift to The Worthy Franklin—Le Digne Franklin. Fearing the envy of his associates, he divided it with them, apologizing for the manner in which the French had misspelled their names. Our national amiability, humor and shrewdness were never more happily conjoined.

Franklin had a mind of the first order, and did things of all but primary value. But the character of the man was intimate, homely, democratic and he has paid the penalty—which to him would have been no penalty—of comparative obscurity. It is for that reason, perhaps, that a democratic people should honor him most.

Our Extravagant Wives

By Lilian Bell

Where the Husband's Money Goes

IF THOSE newspapers which daily expend their energy inciting the masses to a witless rage against the extravagant expenditures of millionaires would devote the same space toward exposing the wicked extravagance of the ignorant poor, they would make for lower prices and the full dinner-pail which it is the aim of even the well-to-do to achieve.

The increased cost of living is the vital problem before all thinking men and women to-day. Men toil and women strive to the one end of obtaining three meals a day and a bed at night. Slowly but surely, pleasures hitherto within the means of the clerk, artisan and such like are given up, with nothing to take their place. Why? Because wages remain the same and prices have increased. The one thing impossible to stretch is a limited income. And there is but one remedy—that is to educate the people to stop wasting.

Foreigners tell us every time they come to our shores that the American people waste enough to support another nation, but we don't believe it, and if we did, we would not act on it.

I believe the garbage pails of America, taken by and large, would solve the question of twenty-five per cent. more comfort to the average family which supports one.

Waste? Look into your pantries, your ice-boxes, your kitchens, you housewives, if you want to know where your husband's salary goes. Your servant? Yes, but those of you who don't keep one, do you never waste food through your own crass ignorance of how to use the left-overs? Do you blame your little family for not wanting to eat the tail of a cold steak, or broken bits of bread, or the remnants of a meal which left a little of everything in the dish? You are to blame for not knowing how to make the scraps appetizing!

Did you ever go into the kitchen of a French family? Did you ever try to emulate the thrift of the poor Italian who sells fruit in the front of his shop and sleeps under his counter? Do you know why your German neighbor, who gets far less than your husband does, has a bank account, while you are in debt? It is because other nations are habitually thrifty and the American is the most extravagant on the face of the earth.

No nation can be called extravagant whose extravagance is confined to its upper classes. Think it out for yourselves, and you will find that America is the only nation which boasts a middle and a low class that has formed wasteful habits which are so firmly rooted as to be a part of the national character.

The fault is largely our national vanity. We think it low, mean and stingy to be careful of the pennies—the small things. We think it grand and noble not to haggle over a flagrant overcharge, not to wait for a cent or two of change, "not to make a fuss" over petty money impositions, and to give or throw away broken foodstuffs.

Fools! If we could only see what a pitiful front we present, with all our clothes on our backs, and only installment-plan furniture and an empty larder in our houses, we would begin to stop the foolish leaks in our expenditures.

And one of the first reforms to be inaugurated would be a destruction of the open contempt of small shopkeepers for thrifty orders and careful computation of cost. It takes nerve to announce to anybody—even your servant or your butcher—that you are going to save, but you can do it.

I well remember my first experience. I am naturally extravagant, but I hate waste, and a few daily trips to my ice-box made me sick. There, souring or dried-up, was enough to feed a family of four, yet every day my purchases amounted to the same sum—unless it happened to be more. It was never less.

Then I sat down to think things over. My first resolve was to pay cash for everything. It is hard work to pay out ready money. You don't order two tins of sardines if, by stopping a moment, you realize that one will do for you, and that the other will probably be eaten on some extra occasion under the familiar formula: "Oh, here is a box of sardines. We may as well eat them, so as not to waste them!"

It is not easy to be extravagant with ready money. Charge accounts cost every woman who has them many dollars each month, not the least of which are false charges, even at the very best and most reliable shops. For example, if there is a leader announced for a certain day, and you telephone your order, and do not see your pass-book for a day or two, how are you going to know whether you get the benefit of the sale price, or whether you paid just the few cents extra which always go into the leak in your family purse?

I was once waiting my turn to be served when I heard one clerk say to another:

"She ain't worth while. She watches things weighed and pays cash!"

It set me to thinking, for at that time I was one of those "worth while" charge customers.

Then I decided. I have been behind a runaway horse, and once in danger of shipwreck, but on both occasions I felt more courage than it took when I went to the best butcher in a town near New York—where we were spending the summer and where more than New York prices prevailed—and asked for the proprietor. He came beaming.

I said: "I am a stranger—only here for the summer—and have been told that you are the best butcher in town."

He bowed and fairly licked his chops.

"We shall do our best to please you," he began.

"Wait," I said. "You may not want my custom when I tell you the conditions. I shall pay cash for everything. I am aware that cash customers do not possess the same value in your eyes as those who have a charge account, but I am doing it to save money. I want your best, but I will not pay fancy prices for anything except delicacies. Will you give me fair treatment? Will your clerks be as polite to me if I buy only two lamb-chops as if I bought ten? Will you willingly tell me prices and warn me of the rise in them? If so, I will deal with you. If not, I will send to New York twice a week and order everything from there."

He was a decent sort, as you will see from his reply.

"Madam," he said, "I will do just that. Furthermore, I will introduce my foreman, and tell him what you say. Now, if anything goes wrong at any time during the summer—even if after you have cooked your meat it proves unsatisfactory—send it back and I will make it good."

My heart ceased giving jumps of fright and gradually thumped naturally again.

I tried the same thing with his partner, who ran the fish and grocery department, but after a few weeks of thrifty buying this man wouldn't speak and I went elsewhere. But I was delighted to find him sulky. It showed that he really wasn't making enough from me to pay for selling me goods. That saving, therefore, stayed in my pocket.

Always take courage, fellow-sufferers among women, when your tradespeople are rude to you. It means that they are not robbing you to their entire satisfaction.

But buying is only one infinitesimal detail. A far greater is the inability of most women to use up the food which is left, and the greatest of all is the waste of servants.

Remember this: it is the small families in America who can afford but one servant who are paying for the extravagances of other people—and all because the mistress lacks the moral courage to insist upon thrift, even though she changes servants every week.

It takes courage to inaugurate any reform, but until housewives stand together on the servant question, insisting on honesty, thrift and good service, we shall all be just the slaves to the wastefulness of the poor that we are now.

There is not a woman whose husband gets one hundred dollars a month or less who would not welcome a raise of ten dollars a month with a breath of relief. Well, will you believe me when I tell you that you can actually save ten dollars a month out of your servant's wastefulness.

Where does all the butter go to? Tell me that. I found that my cook was throwing all the broken butter-balls into the garbage pail.

Who leaves things to dry up in tucked-away paper bags? Who lets things ferment and turn rancid from neglect? Who throws away sour milk from ignorance of its value? Who leaves the soap in the pail of water after scrubbing?

Oh, it is the not knowing how, or what, or why, that costs so much!

Did you ever know a rich man or a rich woman who spent his or her money to suit you? *I* never did.

But an act of a neighbor of mine caused me more thought than any one thing that ever happened in any life except my own.

There was a family of six grown people in one moderate-sized house. It had a lawn back and front, which one of the women cut, trimmed and watered. They kept no servant. They did their own cooking, even their own washing and ironing.

Suddenly, without a word of warning to soften the blow, they bought an automobile.

I knew nothing of them—not even their names nor their relationship to each other. I could only see them at work. The eldest woman wore gloves, and when she came out to take down the clothes, she dropped the clothespins into a bag made of bed-ticking with a drawstring to it.

I went and looked into my ice-box and then counted the clothespins rotting on our back lawn.

Then I knew why they had an automobile!

(*Continued on Page 20*)

"We May as Well Eat Them, So as Not to Waste Them"

Wall Street and the Public Money

By Will Payne

Bonds and Savings

"Please Notify Us Promptly

Whether You Wish to Accept"

THERE is nothing of an uncertain or wavering character in the methods of the great ground-floor houses in floating a bond issue. They first contract for the bonds with the issuing corporation. The next step is to form an underwriting syndicate which will be composed of a goodly number of bond retailers, and which will agree to take, at a certain price, such part of the issue as the public fails later to take at a higher price.

Suppose a railroad is to issue $50,000,000 of bonds. Messrs. Doe & Roe, bond dealers, will receive a neatly-printed circular letter from whatever banking house is to handle the issue, briefly describing the bonds and announcing that the house proposes to purchase them. The circular will say: "In connection with the above, we are forming a syndicate in which we have reserved for you an interest of——." The amount here filled in with pen and ink, ranging from $100,000 to $500,000, will depend upon the size and importance of Doe & Roe.

The circular concludes: "Please notify us promptly whether you wish to accept."

Now, Messrs. Doe & Roe may think the time unpromising for the flotation of a large bond issue; or they may not exactly fancy this particular security. So they may decline the proffered interest in the syndicate if they wish. And, if they do, there is an exceedingly large and disagreeable probability that their names will at once be scratched off the list of the great house and that they will never again be invited to participate in any of its underwritings—which means that thereafter they will be cut off from a very important and profitable part of the business. As a matter of fact, they must take the proffered interest in the syndicate, and they do.

The bankers then send around a copy of the syndicate agreement for Messrs. Doe & Roe to sign. This agreement provides, very early, that the signers shall pay in the amount of their subscription whenever the bankers call for it. All the rest is left to the bankers. They are given full power to modify, in any way, the contract with the railroad that is issuing the bonds. They may incur, for account of the syndicate, such expenses as they think proper. There will be a clause substantially like this: "The bankers shall have full power, as in the exercise of their unrestrained discretion they may consider to be for the best interests of the syndicate, to sell any or all bonds that are subject to this agreement in such manner and upon such terms and for such prices as they deem expedient." Also, after having sold any of the bonds they may buy them back, for the syndicate's account, and sell them again if they wish, always upon whatever terms and for whatever prices they think best.

The agreement commonly provides that the syndicate shall continue for one year, unless the bankers wish to wind it up before that time, in which case they may do so; also, that they may, if they wish, extend it for another year; and that no subscriber shall be entitled to receive any of the bonds for which he may have paid in whole or in part until the bankers have terminated the syndicate. Neither shall any subscriber, prior to the termination of the syndicate, sell or contract for the sale of any of the bonds or of any receipts for bonds. This seems fairly comprehensive; but at the end you will find a sort of general saving clause like this: "The bankers shall be managers of the syndicate, and in its behalf they may make all arrangements and perform all acts, even though not specifically provided for herein, which in their opinion shall be necessary or expedient."

Messrs. Doe & Roe, having signed this agreement, are duly constituted members of the syndicate. If the public then subscribes for the bonds, they simply pocket their underwriters' profit of from two and a half to five per cent. and the transaction is ended. If the public does not subscribe, they receive a little note from the bankers, also neatly printed, requesting them to send in their check for the amount of their subscription—or for whatever their proportionate allotment of the unsold bonds may be. This notice contains a gentle reminder that no member of the syndicate shall sell or contract for the sale of any of the bonds until the termination of the agreement—which may be one or two years.

At first blush it might appear easy for Messrs. Doe & Roe to circumvent the bankers in this latter particular by contracting to sell the bonds when they received them—even though they had agreed not to do so. "Gentlemen's agreements" are so often broken. But the chances are about four out of five that if any such contract to sell were outstanding it would presently find its way around to the bankers, and Messrs. Doe & Roe would simultaneously find themselves in trouble. So in fact they do not and cannot sell even for future delivery, but are tied up in one of the blindest of blind pools. However, the right time, when the public is bond-hungry again, will surely come around. Then the great house will have other underwritings in which it will be very profitable to join, and the faithful Doe & Roe will be compensated for having had their money locked up in an undigested issue. So the big houses have no difficulty in keeping their queue of underwriters, and for one of the greater of them to fail in getting up any syndicate that it undertook would be an unheard of thing.

The underwriting subscriptions are, of course, an entirely different matter from the general or public subscriptions, the latter being the final step in floating the issue. Usually the underwriters figure in this final step. Being retail dealers in bonds, they send out to their customers circulars describing the issue, and supply themselves with subscription blanks which patrons may sign at their offices. Among them, in the case of a big issue, will probably be banks and bond dealers in Chicago, Philadelphia, Boston and perhaps other cities, who will advertise the bonds in their local papers, and will send circulars and subscription blanks to clients in smaller towns. Ordinarily, the subscriptions remain open to the public only a short time—perhaps only a day—and the total of the public subscriptions often amounts to ten, or twenty, or even fifty, times the amount of the issue. Then the bonds are allotted pro rata. If the subscriptions are ten times the amount of the issue, each subscriber gets only a tenth the amount he signed for. At the time of signing he pays in only five to ten per cent. of the amount subscribed for, the remainder to be paid after the allotment.

This gives a fine opportunity for speculation. A man may subscribe for, say, $200,000 worth of bonds that he does not in the least want, paying down only $10,000. If the issue is largely over-subscribed, the bonds will at once go to a premium. In the allotment, he may receive $25,000 of bonds which he can at once sell at a profit, letting the purchaser complete payment for them. Again, if it seems certain that the issue will be popular, a bond house will put in a subscription for $1,000,000 when, in fact, it expects to get only $100,000 in the allotment. Thus there is always a certain degree of fiction in the big over-subscriptions.

When the McKinley administration offered Government bonds at public subscription, it made a provision that the small subscribers should be given the preference in the allotment—this with the laudable intention of encouraging small investors. Many ingenious bond dealers thereupon bent their wits to the getting of small subscriptions, under such conditions that the bonds, when allotted, would be at once turned over to them. One enterprising combination employed canvassers and secured something like a ton of subscriptions from clerks and shop-girls. Secretary Gage ruled out this particular collection; but there is no doubt that, in spite of the best intentions of the Government, many bonds allotted to small subscribers were immediately turned over to dealers.

We have been considering the functions of the big ground-floor houses in prosperous times. They have another highly important function in the bond and stock making line which it is impolite, though necessary, to mention. This is "reorganizing" railroads. In good times it is easy enough to float bond issues, build extensions and buy other lines. In the past bad times have come. In 1894, '95 and '96 business was stagnant. Railroad earnings fell off tremendously. Northern Pacific, Atchison, Union Pacific, Baltimore and Ohio, and other roads found themselves with imposing structures of bond-indebtedness on which they could not pay interest. So they confessed themselves insolvent, went through bankruptcy, and were reorganized under the professional direction of Wall Street.

Union Pacific is as good an illustration as any. It had outstanding nineteen issues of bonds aggregating about $86,000,000, which had been floated at various times and distributed to the public. It owed the Government $53,000,000, including interest, secured by second lien on the line, and it had outstanding $61,000,000 of capital stock—also more or less distributed to the public. Fixed interest charges in 1894 were $6,694,360; net earnings applicable to these charges only $4,315,077. The road went into the hands of a receiver and Kuhn, Loeb & Co. undertook the reorganization. A committee representing the various outstanding securities—the senior member of Kuhn, Loeb & Co. being a member—was formed to devise a plan under which new securities would be exchanged for old in such a way as to reduce fixed interest charges within the safe earning power of the road. This is "reorganization." It is often a delicate task, because the equity of all the various old issues must be fixed and the relative valuation at which they shall be exchanged for new uniform securities determined. The Union Pacific had general first mortgage bonds, land-grant bonds, collateral trust bonds, bridge bonds, and a dozen issues that were first liens on certain extensions and second liens on others.

The plan adopted provided that, at foreclosure, the road should be bought in by a new company of the same name, which should issue $100,000,000 first mortgage four per cent. bonds, $75,000,000 four per cent. preferred stock and $61,000,000 common stock. Holders of the $27,000,000 old first mortgage six per cent. bonds received a like amount of new first mortgage four per cent. bonds, and in addition, as a bonus for accepting a four per cent. bond in place of a six per cent., $13,500,000 (or fifty per cent.) in new

Editor's Note—This is the seventh of a series of articles by Mr. Payne on Wall Street and the Public Money. The eighth and concluding article will appear next week.

preferred stock. Thus the fixed interest charge in respect of this issue was reduced by two per cent. a year, and the amount of securities outstanding was increased by half. So on through the various issues. In place of the $53,645,000 old bonds that were directly converted, there were issued in the reorganization $77,783,000 new bonds and preferred stock. Four per cent. has since been paid regularly on the preferred stock and it has been worth over par; but it devolves no fixed charge because the dividends are payable only as earned. In practically all reorganizations the total amount of securities outstanding is largely increased, but the fixed interest charge is greatly reduced. It was reduced in the case of Union Pacific from nearly $7,000,000 to $4,000,000. Holders of the $61,000,000 old stock, which was actually worth nothing when the mortgage was foreclosed, paid in an assessment of fifteen dollars a share and were given new preferred stock for the amount of the assessment and new common stock equal to the amount of the old. On this new common stock four per cent. dividends have been paid regularly of late and it has been worth considerably over par.

The Fad for Certificates

PEOPLE like to have a lot of beautifully-engraved stock-certificates whether they are worth anything or not. Wall Street understands this and acts upon it. In the industrial promotions, subscribers were always given stock of a face value double the amount they paid in—that is, for every hundred dollars paid in, a hundred-dollar share of preferred and a hundred-dollar share of common. Preferred and common together were often worth less than the hundred dollars; but when the subscriber received the two certificates he felt that he was making money. So in all railroad reorganizations it is a cardinal principle that no old security-holder who is willing to join in the plan shall be shut out, and that everybody shall be kept good-natured with plenty of new securities. As Union Pacific failed to earn fixed interest charges in 1893, and in 1894 earned only sixty per cent. of such charges, and, in consequence, the mortgages were foreclosed, the real equity of the old stock was wiped out; but there would have been a great uproar if the reorganization plan had not given the holders of this stock an equal amount of new shares.

There is, of course, another and very important phase of this liberality in security-giving. A big capitalization is an excellent thing politically. When a railroad gets so rich that it can pay, say, eight per cent. dividends, it is apt to set people to thinking about freight rates. It is much better for the road to issue twice the amount of stock and pay only four per cent. dividends. Not long ago a very able crowd hailing from Chicago perceived this serious defect in the position of Chicago and Northwestern, which has never been put through any high-financial paces and which earns anywhere from ten to fifteen per cent. on the common stock. They sought to buy in the market enough stock to give them control of the road, and they would no doubt have applied a radical cure to the evil mentioned by doubling or trebling the stock, but unfortunately the Vanderbilts had several trunks full of old bonds that had voting power equal to the stock, so the Westerners had no opportunity to create large amounts of low-dividend shares—which, when Congress was in session, would undoubtedly have been held by thousands of widows and orphans whose scanty subsistence it provided.

Returning to Union Pacific. The plan having been adopted, the bankers, Kuhn, Loeb & Co., formed a reorganization syndicate, which is essentially the same thing as the bond underwriting syndicate. This syndicate agreed to furnish $10,000,000 cash, taking a fair slice of the new securities therefor; and the plan provided that $6,000,000 of the new preferred stock should be given to the syndicate as its compensation, of which the bankers were to retain $1,000,000 for themselves. Holders of the old securities were then invited to deposit their bonds and stock for conversion into the new securities. A clause from the agreement indicates the powers of the committee:

> The depositors hereunder hereby request the committee to endeavor to carry into practical operation this agreement and plan of reorganization, in its entirety or in part, to such extent and in such manner and with such additions, exceptions and modifications as the committee shall deem to be for the best interests of the depositors. Each and every depositor does hereby sell, assign, transfer and set over to the committee, as joint tenants, and to their survivors and successors, each and every bond, share of stock, security or obligation deposited hereunder, and every depositor hereby agrees that the committee shall be and is vested with all the power and authority of owners of the stocks, bonds and securities deposited hereunder with full right to transfer the same into its own name or into the name of any person or persons whom it may select; to vote thereon at any meetings of stockholders or bondholders; to use every such stock, bond, security or obligation as fully and to the same extent as the owner thereof. The enumeration of specific powers hereby conferred shall not be construed to limit or restrict general powers herein conferred or intended so to be.

The committee was specifically empowered to buy, at such prices as it might see fit, any coupons, notes or other obligations of the road, or to terminate or modify any of its leases or trusts. It is not usual for the reorganization plan to say just what amount of the new securities shall be turned over to the syndicate that raises the cash which is used in setting the new company going. Possibly it might make unpleasant reading in after years when these securities become highly valuable. So, commonly, after providing for the conversion of old securities, certain round blocks of new securities are reserved "for general purposes," or the like. In the Union Pacific plan $13,000,000 of new bonds and $7,000,000 of preferred stock were reserved "to dispose of equipment obligations and for reorganization and corporate uses," and $36,000,000 of bonds and $21,000,000 of preferred stock were reserved "for settlement of the debt to the United States and for extraordinary requirements." The deposit agreement says:

> The committee shall have absolute and complete discretion and latitude in the use, disposition or distribution of all securities of the new company which are specified in the plan as reserved for purposes therein stated, and it may use, dispose of, distribute or apportion any of such reserved securities of the new company in any manner and upon any terms which it may deem expedient or advisable to promote or accomplish the substantial objects and purposes of the plan.

One no more hears of a quarrel between the reorganization committee, to whom such powers are delegated by the security-holders, and the reorganization syndicate than between Mr. Hyde of the executive committee and Mr. Hyde of the finance committee in the Equitable case.

The reorganized Union Pacific, as everybody knows, has been highly prosperous. Sometimes the cure is not permanent, however. The Northern has been thoroughly reorganized twice. Oddly, it was the failure of its banker at the time—Jay Cooke—which touched off the long panic of 1873, as it was the corner in its stock that precipitated the short, but fierce, panic of May 9, 1901. In 1895 the road found itself with fixed interest and sinking-fund charges to the amount of $10,509,690 and only $6,015,846 of net earnings. In the reorganization each $1000 first mortgage bond received $1350 in new prior lien bonds; each $1000 second and third mortgage bond received $1185 in new prior lien bonds and $500 in new preferred stock. J. P. Morgan & Co. and the Deutsche Bank formed a syndicate which raised $40,000,000 cash, and the same bankers were paid $1,000,000 in money for their services as depositaries of the old securities.

The Atchison was reorganized in 1889, and fixed charges, it seemed, were reduced within the earning power of the road. Soon afterward it bought the St. Louis and San Francisco and the Colorado Midland lines, and in 1895 it was again unable to earn fixed charges. So there was a reorganization in which St. Louis and San Francisco and Colorado Midland were cast off, the former having since been bought by the Rock Island, the latter by the Denver and Rio Grande. The Baltimore and Ohio was reorganized about the same time, and Wisconsin Central and other smaller roads went through the mill, the general principles illustrated above applying in all cases.

Gilt Edges at Hard-Times Prices

THESE reorganizations were very profitable to the Street, for the syndicates got, at hard-times prices, large blocks of securities which appreciated immensely in value as times improved and which the public then took off their hands. Within five years Union Pacific advanced from $3.50 a share to $133; Atchison from $8.25 a share to $91, and Northern Pacific from $12.25 a share to $119 (ignoring in the latter case the corner prices of May, 1901). The bonds also advanced greatly.

The reorganizations increased the power of the big houses, too. In each case it was necessary that somebody with the necessary prestige should take the lead, call all the thousand scattered security-holders into line and tell them, as saith the centurion, to stay in line. Reduced to its simplest terms, the ordinary reorganization agreement, with its plenary powers, means this: "Hand your securities over to us in fee and in due time we will give you something for them." Much business is done in the Street on just that basis. Subscribers to the first United States Steel and to other syndicates never knew in the least what they were going to receive. They pledged their money in the simple faith that, when he got ready, Mr. Morgan would give them something worth while. But not everybody can do business on this basis. More than once gentlemen of abundant willingness but limited prestige undertook a reorganization and failed at it because of a lack of sufficient height and bulk to command the unfaltering reverence of security holders.

The principal objection to reorganization as now practiced is that it largely increases the mass of outstanding securities, when a simple soul might suppose that the road, having failed to earn interest charges, to say nothing of dividends, ought to be thinking about reducing capitalization. In the Union Pacific, Northern Pacific and Atchison reorganizations alone there was issued $230,000,000 of common stock which was based upon no tangible value existing at the time and which, in the year following reorganization, had a total market value of only $20,000,000, but which the great prosperity of the country has since given a market valuation of some $250,000,000 and on which upward of $9,000,000 a year has since been paid annually in dividends.

There is a whole section of the bond field which has not yet been touched upon and with which the big houses and Wall Street proper have little to do. This is the marketing of "municipals," which term is usually made to include bond issues not only of cities and towns, but of States, counties and school-districts. Such marketings in 1904 amounted to upward of $250,000,000, and the annual average for a series of years has been over $150,000,000. These bonds are handled on an exceedingly small commission or margin of profit to the dealer—sometimes only a quarter of one per cent.—partly because the savings banks steadily absorb them.

A Lesson from the Savings Banks

THE National City Bank is at Number 52 and the Seaman's Bank for Savings at Number 74 Wall Street. The few steps from the one bank to the other take you into a different world. High finance occupies only half the short length of Wall Street—down to where the elevated road cuts across it. Passing that, and looking to the East River Ferry which blocks the lower end of the street as Trinity blocks the upper, you find yourself in a leisurely, coatless and democratically shabby region with a maritime flavor. In place of the towering marble sky-scrapers that you have just left behind there are dingy shops of dealers in canned goods, rice, sugar, grain and bags for shipping. In this humble Wall Street, a stone's throw from the Stock Exchange, you see groups of men in their shirt sleeves, comfortably loafing on well-worn steps and smoking clay pipes in contented indifference to the "System" that brushes their bare elbows. In a word, it is the East Side of the uncapitalistic and the savings banks. The patrons who wear the steps of the Seaman's Bank for Savings seem to go very well with the two ancient models of sailing craft which repose on top of its vault.

The savings banks of New York hold $1,200,000,000 of deposits, which happens to be almost exactly the amount of the people's money held by the three big life-insurance companies. But you hear no stories about them of graft, extravagance or reckless investments. Last year their total expenses of all sorts, including taxes, were only fifty per cent. larger than the home office salaries alone of the three great insurance companies. The number of depositors on January 1 last was 2,443,555, against 2,148,850 policy-holders in the three life-insurance giants on the same date. Total expenses of all sorts, including taxes, were, last year, $3.39 for each $1000 of assets, or practically one-third of one per cent. The Equitable Life's expenses, excluding all bonuses and commissions to agents, were nearly fifteen dollars for each $1000 of assets, or one and a half per cent. Excluding all cost of agency maintenance and of the medical department the expenses were still about ten dollars for each $1000 of assets.

I do not mean that the two businesses are actually comparable, for, of course, they are not. But the expense ratios are interesting in view of the fact that the Equitable last year earned in interest and dividends only 3.95 per cent. gross on its assets, from which expenses must be deducted, while in the same year eleven New York savings banks were able to advance the net interest paid depositors from three and a half to four per cent., earning expenses and something for surplus over and above that.

The Bank for Savings, incorporated in 1819, has $75,000,000 deposits, on which it paid three and three-quarters and four per cent. last year, and its total salaries were $90,765. The Bowery Savings, incorporated in 1834, has $90,000,000 of deposits and paid in salaries $93,072. These are simply typical cases, taken offhand. The Seaman's Bank with $64,000,000 of deposits, the Emigrant Industrial with $75,000,000, the German with $60,000,000, and so on, show substantially the same thing. You never read of the presidents of these concerns in underwritings and promotions. Although they handle immense amounts of the public's money, the Wall Street that we have been talking about knows them not. A glance at the consolidated statement of the savings banks will suggest why.

This statement shows total assets of $1,300,000,000, of which $570,000,000 is invested in first mortgages on real estate, $15,000,000 in United States Government bonds and $410,000,000 in other public bonds—that is, issues of States, counties, cities, towns and school-districts. There is $197,000,000 in real mortgage bonds issued by strong railroads, but not including any of those new so-called bonds that are secured simply by the deposit of stocks as collateral. The Street must seek a market elsewhere for those highly popular and highly financial securities. Then there is $800,000—or about two-thirds of one per cent.—

(Continued on Page 23)

Everything in Sight

By Miriam Michelson

Author of In the Bishop's Carriage

At Sight of It My Knees Knocked Together

IT WAS just like a play. The minute I stepped inside the door and saw old Lowenthal seated at the fire, his back to me and the paper held high before his eyes, and lawyer Brockinton, his features masked, coming courteously forward to meet and intercept me, I knew the tip was straight.

"Rhoda," I said to me, "something's up as sure as there's a theatrical trinity of which Tausig is the brains, Isadore Braun the hands, and Lowenthal the artistic temperament. Things have been doing in this same big, beautiful room, and they have only reset the stage. It looks as though your knock had crystallized things—sent some of the actors flying and posed the two that are left; posed 'em in altogether too ostentatiously careless attitudes. It's too good to be true—this stage-setting. Don't you believe it!"

I was shaking hands with Brockinton all the while, of course, and listening to the stately sort of flattery which he considers suitable to the vanity of my kind of woman.

"Ah, Miss Massey—*the* Miss Massey, Lowenthal, the Benvenuto Cellini of journalists, who puts on finishing touches as a rule and only accepts a bit of work as a whole when the subject particularly pleases her."

Lowenthal laid aside his paper and rose. His face was ghastly. The hand with which he pushed back the thick, white hair from his forehead—a characteristic gesture—shook so that his haggard eyes stared at it in impersonal astonishment for a moment before they met mine. But he did not speak.

"It is quite an honor," Brockinton went on smoothly—but of course it was only to give Lowenthal time—"it is distinctly a privilege to have Miss Massey investigate one's affairs—have you any affairs, Lowenthal?" he asked with an excellent imitation of his own stately, smileless haw-haw. And then turning again to me while he placed a chair for me over by the bookcase: "Just what is it, Miss Massey? Some ingénue's disingenuous doings, or a star's matrimonial puzzles, eh?" he asked easily, thrusting his hands into his pockets and balancing lightly on his patent leather toes as he carefully placed his sleek, well-cared-for big body between me and the theatrical man.

"Would you say," I answered lightly, peering around his broad white vest to where Lowenthal sat manifestly struggling for composure, "would you call Mr. Lowenthal a good lead on theatrical scandals? Not a bit of it. In all the time I've been a newspaper woman, I've never heard of a real vicious bit of gossip about the stage that came from Mr. Lowenthal. Isadore Braun, the middle man of the Syndicate, is the man for that, Mr. Brockinton, let me tell you, if ever you contemplate becoming a journalist—or even Tausig. I found that out when he was in charge of the theatres here. Mr. Lowenthal is altogether too tender-hearted and conscientious to give away a fellow-creature's frailties—aren't you, Mr. Lowenthal?" I demanded squarely. And Brockinton just had to get out of the way.

"I h—hope so," said Lowenthal. His hesitation was half sigh, half sob; but having mastered his agitation sufficiently to speak, the sound of his own voice apparently gave him courage.

"You'd never do for a yellow journalist, Mr. Lowenthal," I said archly.

"I hope not," he answered seriously.

I laughed. Oh, yes, I laughed—partly because it's always funny to me to hear people abuse the newspapers, particularly the people who are "yellow" themselves in their methods and don't dare admit it, and partly because a woman's laugh's a mighty good weapon when she's dealing with a man. It sounds so light, so giddy, so altogether silly, that he wouldn't for a moment suspect her of having either brains or purpose. I vowed to myself to prove to these two—the renowned artist-manager and the biggest lawyer in the city—that I had both, but not just now; not till it was too late for them to benefit by the knowledge.

Of course, Brockinton was on—partly. He didn't know how little I knew, but he had had cause to read my stuff in the News, and the one drawback about showing how smart you are in print is that you can't successfully go back on your reputation, even when it would be to your advantage to be taken for a fool.

Yes, Brockinton was on guard; he didn't know just what I wanted, but he knew me well enough to be sure that I had something to go on. He must have had some purpose in letting me get at his client—he knew probably that I'd reach Lowenthal one way or another, and he preferred the interview to take place when he himself was there to guard him. But evidently something unforeseen had just happened. What? I looked down for a moment trying to frame the question for which Lowenthal was bracing himself.

I looked down—but in a second my eyes had lifted. Had the men seen, too? No, for Lowenthal's eyes were lowered as though he feared I might read too much in them, and Brockinton's eyeglasses were just then giving him trouble; he stood, his lips pursed impatiently, his eyes squinting at the tiny screw which, with a long, well-shaped finger-nail, he was trying to tighten.

I breathed easier. And with the slightest movement, merely as though a fidgety girl were rearranging her draperies, I lifted the edge of the old Persian rug with the toe of my boot, pushed the pistol a few inches to the right and let the rug fall again, covering it.

A pistol! A pistol lying on the floor in Lowenthal's library—and Lowenthal a man all poetry, all sensuous delight in beautiful things, a dreamer, not a man of action or business like his business partners, but an artist in whom the genius of his wonderful race manifested itself in stage productions that were embodied masterpieces. If you'd find a pistol in little Isadore Braun's house, you'd suspect that some one had at least come near murdering the cowardly, amiable little blackguard. If it were in Tausig's office instead, you'd fancy that the shrewd head of the Syndicate had determined to do some shooting himself.

But Lowenthal! I looked at the fine, long hand lying nerveless just now over the side of his chair. It was a hand to wield a violin's bow, or with the touch of a connoisseur to handle royally rich stuffs, or to hold a woman in a strong, passionate embrace. But a pistol? No—not Lowenthal.

"I must beg your pardon, Mr. Lowenthal," I began cautiously, "for the sort of qu——"

I got no further. The door was flung open violently and a young man came in.

He started when he saw me and drew back. Brockinton hurried forward to intercept him; and Lowenthal, who had been leaning forward in a listening attitude, fell back, every drop of blood drained from his face.

And Let the Rug Fall Again, Covering It

"Excuse me," stammered the young fellow. "I—I am looking for something."

Leo Lothal it was, of course. I recognized him now—Lothal, who had dropped a syllable of his father's name when he went on the stage—Lowenthal's son by his first marriage with the little Jewish wife who had accompanied his life till great success came, and then faded away as though before the anticipatory splendor of the present Mrs. Lowenthal.

"We are—much occupied, Mr. Lothal," Brockinton broke in hastily. Evidently he dared not let the young man speak. "Miss Massey—Miss Rhoda Massey of the News"—he spoke with such deliberate emphasis that even Lothal comprehended the warning in his voice—"this young lady is."

I bowed prettily as though it were an introduction. Mechanically Lothal bent his head, but it was only for a second that his attention was diverted to me. Instantly his eyes left mine to flit searching about the room. I had wondered that so delicately able a fighter as Brockinton should use so obvious a weapon as the tone in which he had spoken, but as I looked at Lothal I saw that only the directest words and tone could reach him. In a daze he seemed—as though the self-centring wall of strong emotion had shut him in from the world.

Something *had* happened—had just happened: something that must have a vital bearing on my story, a development of it surely.

"Perhaps, Mr. Lowenthal," I suggested sweetly, "the rather—painful subject I have to speak of might better be discussed with Mr. Lothal."

Something fell with a slam. It was a book that Lothal had lifted from the table in the quick, fluttering search his nervous hands had been making.

"You've told her?" he cried. "You can't have——"

"No," interrupted Lowenthal, steadily facing me. "I am ready to answer your questions, Miss Massey. . . . I appreciate, though, the delicacy which would spare me direct knowledge of them."

Brockinton didn't, though. His face was set and sardonic when he came forward, after a quick pressure on Lothal's shoulder, and again stood between us.

"It is that very delicacy," he said with ironical courtesy, "that makes me think that, perhaps, Miss Massey might excuse us all this evening. . . . Oh, I'm aware," he went on hastily with a lifted hand to anticipate me, "that the appointment was for to-night and that the young lady's time is most valuable. But," he went on, turning to include Lowenthal and so give authority to the dismissal, "as you may have noticed, Miss Massey, Mr. Lothal (whose professional engagements have been as trying as they were successful this past season) is nervously in a very bad condition and—on the whole—you agree with me, Lowenthal? I'm exceedingly sorry, Miss Massey. Some other time——"

I rose. There was nothing else to do. Lowenthal put out his hand with a gesture of acquiescence and leave-taking. Lothal, his back to me, was searching along the mantel for the thing he missed.

"I'm sorry, too," I said simply; but my, I was furious with disappointment! "I don't like to print the story without corroboration, and yet it came so straight. In fact," I went on manufacturing testimony to brace my case, "our Sacramento correspondent wired that Mrs. Lowenthal and Jerome Kirby were on the Limited eastbound this——"

"It's a lie!" In his frantic search Lothal had reached the bookcase near which I stood; he turned now and faced me.

"I—I'm glad to hear it," I stammered.

I wasn't. I didn't know much, but what I knew I was sure of. And all the town knew that the story might have been true any time since Kirby had followed the Lowenthals west.

"Of course it's false," Brockinton corroborated smoothly with a laughing, patronizing recognition, as between us two wise ones, of the young man's heat. "No need to turn upon the young lady, though, Leo, as though she had said the thing herself. Miss Massey's a clever girl—clever enough and kind enough to overlook a young fellow's impatient resentment of scandal that attacks the name of his beautiful and beloved young stepmother—eh, Lothal?" But Lothal's face was grim and dissenting. "You can say from me, Miss Massey," Brockinton went on, "that the story's utterly false. As the legal adviser of my old friend

Lowenthal, and in the family's name, I deny it *in toto*. Mrs. Lowenthal is at present——"

"She's upstairs," blurted Lothal, "nursing that——"

"Exactly," Brockinton went on, inaudibly snapping his fingers. It was a habit every city-hall reporter in town knew. It came, unconsciously to him, whenever he feared that a client on the stand was on the verge of a damaging self-revelation. "As Mr. Lothal says, she is upstairs in her own apartment."

"She's not ill?" I asked quickly.

"Mrs. Lowenthal is quite well."

"Of course then"—it was the signal for retreat—"there's nothing to it. I'll say good-night and thank you, Mr. Brockinton."

My voice was sugar and I did actually withdraw, as I spoke, to the door. Lowenthal, who had risen courteously, subsided like a broken man in his big chair, and his son resumed his search. Even Brockinton had drawn a breath of relief, when, with my hand on the door, I spoke again.

"But about Mr. Kirby," I said, turning suddenly. "I have positive information that Kirby's trunks went east on the Overland—that he hired a closed coupé and drove up here, where he was joined by a golden-haired lady of Mrs. Lowenthal's height and that unmistakable, striking, graceful figure we all admire, and then . ."

I looked down pensively, and as I did so my foot struck against something under the edge of the table, there by the bookcase.

The pistol! It was that Lothal had been looking for in vain. In a second I knew it. I was sure of it.

I looked up then, hazarding a guess. "There's a rumor," I said deprecatingly, "that Kirby has committed suicide. It isn't true, is it?" I asked, turning directly to Lothal, who stood almost behind me.

"N—no." His voice wavered. "He's not dead—yet."

"Ah!"

I couldn't help it. That "*yet*" was too significant. With his agitation, and the pistol lying concealed almost at our feet, and outside—as I live—at that minute, outside the window toward which his back was turned, old Doctor Norris coming up the stone stairs!

I flew out then. Brockinton himself couldn't have wished me away more sincerely than I did myself. I whisked out of that room and met the doctor just at the foot of the first short flight that leads to the beautiful entrance whose praise is sung by all the architects in town.

It took me a full minute to get just the tone I needed in my voice; the tone of the busy, careless reporter who is too experienced to expect news of his patient from one of these secretive, technical and pompous balkers of journalists, but who merely in passing—oh, in the most hurried manner, as though one's own story were the most important thing under the sun and one could hardly spare time to be conscious that anybody else might know something concerning it!—comments on news familiar to both.

"He's no better, Doctor," I murmured, nodding casually as I passed. "D'ye think he'll live through it?"

He shook his head gravely. "Doubtful," he said curtly and rang the bell, turning his back upon me.

But he hadn't denied it! He hadn't denied it! I danced off the landing and down the wonderful staircase. It was too mad to be true that Kirby should be lying wounded in that house. But it was madder to keep separate all the tiny clews that pointed that way: our tracing of him and his disappearance beneath Lowenthal's lofty porte-cochère; Lothal's preoccupied search; his declaration that Kirby was not dead—yet; Brockinton's unconcealable desire to hide things, old Lowenthal's pitiable agitation, and—and Doctor Norris' admission that some one, some man, was lying dangerously ill in that house!

Who could it be if not Jerome Kirby—Jerome Kirby, Bohemian, man about town, hero of many stories that had crossed the continent before him, the admirer of Evelyn Randall before even poor old Lowenthal fell bewitched by the power of her beautiful face—Jerome, a pattern for rakes and macaronies, literary dilettante, patron and friend of artists and chorus-girls and all that Philistia condemns?

And this the end—to die in that house! Oh, what a story—what a story!

Positively I ran down the street. A motorman, thinking I was after his car, stopped it at the corner and waited for me. I got on—I was too excited to do otherwise; I was mad with the chances the thing offered, and I couldn't stand still long enough to find out what I wanted to do.

I found out all right before I had traveled two blocks. I had nothing to go upon—nothing, absolutely nothing. I was sure, sure of the facts, but what managing-editor in his senses would print such a story, on such hints as I could give?

I stopped the car and got off, but I wrung my hands as I stood there in the night watching it twinkle its way downhill. If Kirby were to die in that house late to-night his death must be reported in the morning. And that would mean a scoop for the evening papers, with only a warmed-over second-day story for us. Oh, I couldn't bear it! Not with such a bully chance as I had to get it first and exclusive!

"You'll give up the elopement story, Rhoda Massey," I said sternly to myself. "Let the office think you've fallen down—that you've been beaten, or that there's nothing to it—anything that'll give you time and a chance at this biggest story San Francisco ever slept over and waked to find spread out before it."

"It is a Lie!"

I looked down over the twinkling town. I was due down yonder where the News Building towered. But I couldn't go. Something pulled me back—back where the Lowenthal house stood, a palace in stone modeled after the Little Trianon, looking out over the Gate and the Bay and even to Tamalpais and Diablo. And beside it a littler Trianon, also built by Lowenthal—not for a wife, but for the old mother he adored, the gentle, timid, sweet little old-fashioned Jewish mother who—who . . .

I had it! I had it! For a second it whirled me down toward the corner where the car was coming, and then it sent me right about up in the opposite direction.

I don't know how I got to the servants' entrance of old Mrs. Lowenthal's house. My head was so full of plans, of scenes played half-way through and then shifted in a second to make way for others as short-lived, that I wasn't aware of myself save as an embodied determination: a determination to get into the house and to get the story no matter what might be the obstacles, no matter what I might have to do to overcome them.

"You can't see the old lady," said the maid who opened the door. "It's too late. Gran'ma Lowenthal is never up as late as this."

"Except to-night," I added confidently. "Nobody in either house is going to bed early to-night."

She looked at me a moment. But she was not so sure by now; there was hesitation in her face. Oh, loyal little maid of the Lowenthals, you—and they, too—were lost in that moment's hesitation! The Rhoda Masseys sing jubilates in their hearts when that shade of hesitation falls upon your faces; they know victory's in sight then.

"What's your business? What do you want with her?" she asked sharply.

"You don't suppose," I retorted quite as sharply, "that I tell Mrs. Lowenthal's business to any saucy maid that happens to answer the door! This isn't a time to gabble about people's affairs, I can tell you."

She flushed at this and twisted her lips resentfully. She was hurt. Her face was troubled, too, and—I could see by the light that swung above her head—she had been crying. Gran'ma Lowenthal must knit her servants' souls to her own in a consistently old-fashioned way. Lucky for me that I hadn't tried to bribe this one.

"And," I went on significantly, "as late at night as this I shouldn't be likely to come here if I wasn't sent. You'd better believe that. And you'd better not keep me here any longer than you can help, for it's you that are keeping the old lady up by it, remember."

She fell back and motioned me in.

"She's not here——" she began.

"What?" I stopped in the hall dismayed.

"She's in the big house. But there's a passageway that connects them in the second story. Come on; I'll show you."

"Don't bother," I said, lightly hurrying up ahead of her. "I know where it is. You needn't wait for me. I may stay all night. But if I don't I'll go out the other way, anyway."

"Oh, then you—are you the nurse?" she called after me. "I thought they finally decided none should come."

I looked down over the banister pityingly upon her. Glory hallelujah, I was in! And of course I was the nurse!

"It took you a long time to guess it," I chirped back at her.

Gran'ma Lowenthal in the big house at this time of night! Why—why for any reason but one, I kept asking myself as I scurried noiselessly about looking for the passageway. Everybody in town knew that the old lady and her new daughter-in-law seldom met.

"Rhoda," I whispered to me—it was very still; the family must all be on the third story where the bedrooms were, but my heart beat a terrified clamor within me—"there's only one reason for this. There's got to be only one. And—and—oh, the luck of you!—There it is!"

Yes, there it was. At sight of it my knees knocked together. I had been sure it was there, and yet, when I saw it, I stood staring unbelievingly across the passageway and through the open door.

A man's body with a bloody bandage about the head lying supine upon a broad, low couch. And opposite, the shaded lamplight falling upon her white hair and soft, round face, her fingers moving mechanically at her knitting while the tears fell resignedly over her withered old cheeks, Gran'ma Lowenthal in attendance.

Oh, what a situation! What a story—Rhoda, Rhoda, what a story!

You can bet I had pulled myself together by the time I got to the door. I had skimmed over the heavy velvet carpets. She hadn't heard me, but it took nerve, I tell you, to walk in casually but softly, with just an offhand businesslike nod to her (not too respectful—your trained nurse is acutely conscious of that dignity which doth hedge her own greatness) as she lifted surprised, mild, old spectacled eyes, my finger to my lips, while, leisurely, I scanned the doctor's chart pinned up on the door.

I'd seen nurses do it at the Receiving Hospital and elsewhere, and I've seen 'em since, those seismic charts of fever and suffering, but I never look at one, since that night, without feeling a hollow panic inside of me and without seeming to look through a weary, gentle old face upturned like a child's and—hooray!—as guileless.

I tell you, I thought fast as I stood there. I thought of Lowenthal's face if he should happen to come in. I thought of the tone of Brockinton's voice. I thought a dozen different fibs for as many occasions, but I couldn't be prepared for what really happened. I couldn't be ready for the quick benevolence that moved this old lady, that brought her toward me with a cup of hot tea in her little old hands and a benevolent, pitying care in her face.

"Drink it," she said under her breath. "You're wet through—how it rains!"

Raining? So it was—just bucketfuls of black water tumbling against the windows. My clothes were drenched, but I hadn't noticed it.

I did drink the tea—I scalded my throat as I poured it down.

"So young," she said gently as she watched me slip off my jacket. "I hoped they wouldn't send a nurse. And you're just a girl, and out all alone on such a night, poor child!"

Again I put my finger to my lip and motioned toward the couch. It was all I could do, a blind battling for time.

She shook her head sorrowfully. "It will not wake him—nothing will, you see, any more. He will be like that, the doctor says, till the end. It is no use my being here, but . . ." She put out her hands and then clasped them together.

"Hadn't you better leave the case to me now?" I asked. Pity knows I wasn't anxious to be left alone with that still breathing, bloody shell that had once been Jerome Kirby; but I could see she was exhausted, this poor little old lady, by the agony she must have lived through this day.

But just then a shivering sigh came from the couch.

In a moment she was beside it, a soft-footed, light little thing, a healing creature whose touch could have been no more soothing, whose sweet old face could have shown no more compassion had it been her own son over whom she leaned.

When he was still again she came back to me.

"See, child," she said, stroking my hand apologetically, "you must let me take care of him. It is—not an atonement, but—but I must. All that knowledge you trained nurses have, I lack; but an old woman like me has here"—she put her worn old hands to her breast with a passionate emphasis—"something that teaches. But neither of us—you with your fresh young body and wise little head, nor me with my age, my sorrow and my experience—neither of us can do anything. Only—I have worked hard, too; hard, very hard in my youth. It will be well earning your day's pay, my dear, to stay with me and comfort me with the sight of your bright young face—yes?"

She drew me down on the lounge beside her me, Rhoda Massey, a journalistic dynamo charged with questions and waiting the very first opportunity to fire 'em off!

But how to begin? She was simplicity itself, but you can't drag in such a topic as I had to deal with by the horns.

"Oh, I promised the maid to tell you, Mrs. Lowenthal," I said in an abstracted, gentle little tone of respect, "that two reporters had called to see you."

"To see me!" she exclaimed, startled. "Oh—I—I—couldn't. I'm very sorry not to be polite to the gentlemen, but—but——"

"I know," I said sympathetically. "They happened to come just as she opened the door for me. They tried to question me, but I wouldn't give them any satisfaction, and as I didn't come in nurse's rig on purpose, why they

"About—about——?" she gasped.

"Yes." I nodded over toward the couch.

Her poor little hands flew up to her face. "Do they know," she whispered, "that Leo . . ."

Lothal! I knew it—I knew it! But I caught myself, and only answered in as careless a voice as I could:

"Oh, yes, one of them said he'd—he'd talked over the 'phone with young Mrs. Lowenthal."

"Evelyn!" Her hands fell in her lap, uncovering a face that had gone gray. "We haven't suffered enough through her yet," she mused, nodding her head in miserable abstraction.

I had a qualm. But I buried it. The interview I was faking as I went along would be an accomplished fact, of course, within a day or a week. I was merely anticipating it.

"I suppose it is natural, though, that she should blame Mr. Lowenthal," I said thoughtfully.

But not in a questioning voice—not Rhoda. My tone was merely a continuation of her own, and I got up as I spoke and walked away from her toward the couch, as though preoccupied by professional solicitude.

In a second she had followed me.

"To blame my son! The reporters told you that—she blames my son!" she repeated in a horrified whisper. "Why, she knows poor Leo did it. She was there——"

"Oh, not for the actual fact," I interrupted quickly. I was in for it now and had to go on. "But for driving her to—to destruction."

She looked at me dazed—too dazed to speak, but her whole quivering body was an eager question.

"By his stinginess, she said, his cruelty to her, the difference in religion which—which he would never forget, his devotion to you and his family by his first wife and—other things—worse, you know."

Phew! It was a large order, and for a man like Lowenthal. But I had to fill it. The only way to get some women to talk is to outrage the thing they value most; to—to imagine the bill of wrongs the other party might have filed; then to consider it filed. After that retail it to the lady in the case and blandly wait for her to retaliate. She'll do it all right. She wouldn't be human if she didn't, and women who come up for newspaper attention are usually very human.

I thought poor old Gran'ma Lowenthal would faint for a minute, but she didn't—plucky little soul!

"I wish—I wish," she said slowly when she could speak, "that I had seen them, after all—those reporters. God in Heaven, that she should say such things about my son! Yes—yes. I should have seen them, the reporters. It would have been terribly painful, but it was my duty," she sighed, wringing her hands.

"But what could you have said to them?" I asked in open-eyed innocence. (I knew it—I knew it. The effect of my apparent belief in young Mrs. Lowenthal's griefs was the one touch needed to open her lips.)

"Said!" She held herself very straight in that minute, and her white head was haughtily erect. "I should have said nothing. His old mother cannot say more for David Lowenthal than all her life has said. But I should have shown the gentlemen Evelyn's check-books—she threw them at my feet this afternoon just before that man came in the carriage. I should have sent for Evelyn's maid, her confidante, the flighty little Frenchwoman who is devoted to her. I should have Ninotte tell them how my son would

(Continued on Page 21)

Baby Bullet: The Bubble of Destiny

By Lloyd Osbourne

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And Wondered How He Could Manage to Grind Through Another Day of That Dreadful Woman

XIII

IT WAS Crandonbridge that sheltered them that fateful evening—or, to be more specific, a dark, damp, cut-throaty old inn, called the Inskip Arms Commercial Hotel. The prolonged society of Loretta Johnson had by this time so thoroughly fagged out Essy and Sutphen that even the prospect of soap and water had lost its charm. A listlessness had settled on them both which Sutphen compared to the sleep that overtakes the Arctic traveler in the snow. They knew they ought to rouse themselves, but were powerless to do so. Sutphen sat for an hour in front of the inn, sunk in the apathy of despair. He chewed the end of an unlit cigar, and wondered how he could manage to grind through another day of that dreadful woman. He lacked the decision to get up and cut the Gordian knot. Miss Schell's displeasure loomed so large at that moment, and he remembered her insisting on "two or three days." Well, he would see to it that it wasn't a second over two, anyway. He should see, too, that Miss Schell got her proper share of Loretta's company. Perhaps by dividing her they might lessen their individual misery. By rights, Miss Schell ought to take her for the whole day, but then, of course, Miss Schell wouldn't. Catch her, indeed! And he had been left without a moment to talk alone with Essy. That was the most galling part of it all. Not even a whisper edgewise. And, to make matters worse, he must have appeared surly and ungracious. He had even spoken sharply to her—to Essy—when she had playfully advanced the spark-lever to make the engine pound—quite sharply, and she had evidently been hurt. Altogether, it had been a most unfortunate day, with a lot of back-firing. He had distinctly lost ground.

There was only one thing to be said in favor of the Inskip Arms Commercial Hotel—that it was empty. There were no adjoining diners to snap up the pearls that fell from Loretta's lips—only a sardonic cold roast, some fruit tarts, and a shuffling old waiter. There was a strange glitter in Loretta's eyes as she took her place. Her chatter was now interspersed with bursts of laughter, and a very real red showed under her rouged cheeks. The secret came out when she said confidentially to Miss Schell: "My, but I wouldn't take five dollars for my thirst! Why don't he order wine, instead of leaving it to us to give him a hint?"

The "he," in this case, was Sutphen, who was stonily drinking tea, and wondering what on earth he should do if Loretta's exhilaration went much further, for a terrible friendliness was beginning to assert itself.

"Call me Loretta," she said affectionately to Miss Schell. "I want everybody to call me Loretta except the chafer. That wouldn't be right for him, of course, though Bowcher's a real little gen-elman—I'm not saying he's not a real little gen-elman—but them class distinctions have to be kep' up, though if he has a mind to he may call me Mrs. J.—but after now I want to be Loretta to everybody else. Don't pull such a face over it, Christine—Loretta won't choke you to say it. Loretta—there you are—easy as falling off a log. And she, too, sitting over there like butter wouldn't melt in her mouth—yes, you, Essy. Cheer up, chicken, and don't look that glum and miserable! It ain't a bit becomin', nor perlite either."

So she ran on, to the horror of all present, stubbornly refusing to be talked down or ignored. She was just tipsy enough to be absolutely intolerable—at the buttonholing, confidential, endlessly explanatory stage.

Before the dinner was half done, Essy timidly excused herself on the plea of a headache, and slipped away to bed. Miss Schell squirmed uneasily in her chair, as though she, too, was meditating escape; but Sutphen signaled to her peremptorily to remain, and then astonished her by his composure and apparent lack of perception. He seemed quite unconscious that anything was amiss, and exerted himself to keep Loretta in a good humor by a surprising deference and respect. Inwardly, of course, he was boiling, but he was too wise to risk a scene with Loretta in her present condition. He was turning over in his mind a Napoleonic solution of their difficulties that it needed but a little patience to accomplish.

This solution required the coöperation of Miss Schell, and that was why he held her with a significant glance and a whispered "Don't go," as she more than once threatened to break away. After dinner he proposed that they should take their coffee in the inn garden, and as he steered them to a seat he gained a moment aside with Miss Schell.

"Be packed and ready to leave at two," he said, "and meanwhile, stand by, and see that she gets safe to bed!"

She pressed for an explanation, but he simply repeated these directions.

Lest the cool, out-of-door air should prove too sobering, Loretta hinted somewhat broadly for a pousse-café by rapping on the table, and Sutphen made no objection. It was a pretty dull evening, but Sutphen consoled himself with the hope that it would probably be their last—together. This cheering thought incited him to control his resentment, and continue to play the rôle of amiable host. Even when Loretta betrayed a tendency to take offense at almost anything anybody said, he energetically poured oil on the troubled waters, and more than once dragged Miss Schell from imminent destruction.

But at last the end came as Loretta commenced to yawn. It was as welcome to Sutphen as the sound of angels' harps.

"You are tired," he said hypocritically.

"It is the night air," she explained weakly. "Always affects me—the night air—a kind of wooziness like it took you in the limbs."

"I feel it, too," said Sutphen blandly. "A touch of malaria, probably. These damp old gardens are the deuce!"

Loretta made a very creditable attempt to walk, and gained the house without mishap. Here, at the stairs,

they all said good-night; and Sutphen, with a breath of relief, saw Loretta disappear into the darkness above, and felt that the hardest part of the night's work was done.

There still remained the arrangements for their two-in-the-morning flitting; but these, with the stalwart assistance of Alphonse, did not keep him much longer out of bed. The bill was paid; some explanations were offered to the landlord—rendered easier by the fact that the moon was full, and the circumstances warranted so early a departure—and a lavish tipping of the boots and hostler did the rest. Having laid the train, and turned over the command to the faithful *mécanicien*, Sutphen felt free to seek a few hours of well-deserved repose. He went to his room, undressed, and laying his watch, wallet and change under his pillow, soon fell into a fitful slumber.

He awoke to find Alphonse standing over him and shaking him by the shoulder. He was so drowsy that this process had to be repeated several times before he sat up and gradually recovered some degree of comprehension. He was blind with sleep, and so stupid and clumsy in getting dressed that he buttoned the wrong buttons, and had a long, irritating search for his tie, which at last he found hanging from the loop at the back of his shirt. Alphonse had gone off to tap at the ladies' door, and carry a little roll of their belongings down to the cars, which, from precaution, had been drawn up a hundred yards or so beyond the inn door. Sutphen was soon beside them, carrying his dressing-case in his hand, and wondering between his yawns as to what he had left behind him in his room Some extra sense was worrying him with uncomfortable reminders.

"You'd be sorry to lose your hair-brush," said the sixth sense.

"But I put it in," retorted Sutphen sleepily. "I'm sure I put it in!"

"Well, what about your sponge?"

"In, too," said Sutphen. "I distinctly remember laying it between my pajamas, and thinking what a fool I was to do it!"

Alas, for the interruption of two feminine voices that knocked out this stock-taking just as the sixth sense was getting "warmer and warmer." Essy and Miss Schell stole up like two conspirators, and greeted their host with a whisper of recognition.

"Did you try her door?" he asked darkly.

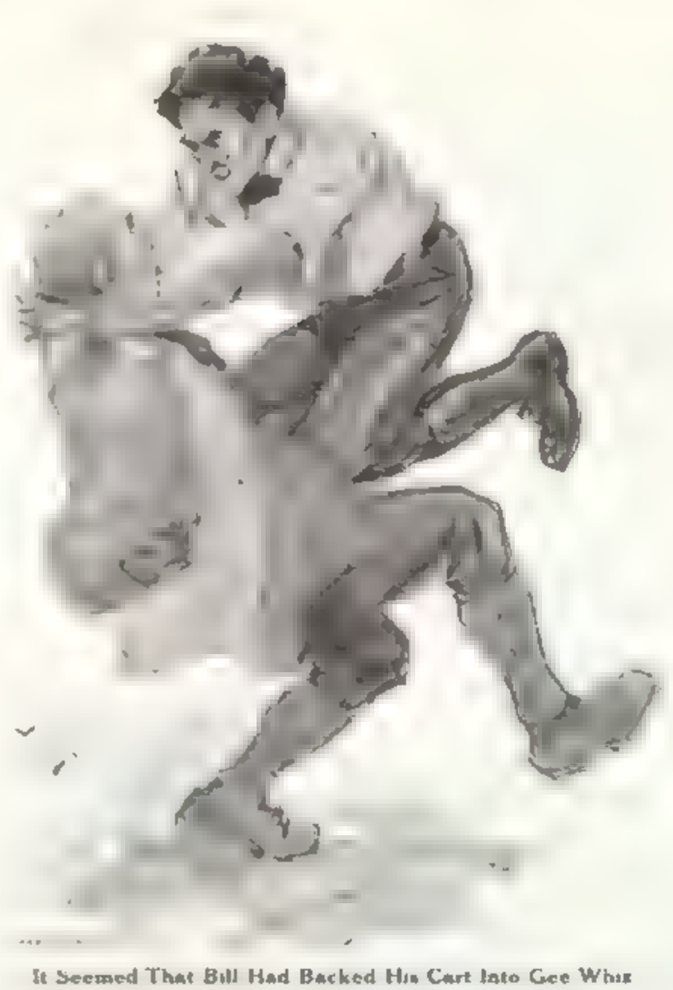
"There wasn't a sound," returned Miss Schell "I listened for a good minute at the keyhole to make sure it was all right."

Alphonse was fumbling at the tail lamp of Gee Whiz, and was fretting them all by his slowness. He hardly took a minute to get it lighted, but it seemed like an hour. Then there was another heart-breaking delay over a flat tire. It was pumped up while every one waited in suspense to know if it were a puncture, or merely one of those unaccountable leaks that occur somehow without any apparent reason when a car has been long standing. Fortunately it seemed to be the latter, and the tire swelled out under Alphonse's steady strokes. It was a solemn rite, and was accompanied with unspoken wishes that were almost prayers. They all bent over, listening for a tiny hiss. There wasn't any tiny hiss. Alphonse tightened the inner valve, put on the cap and cover, and pronounced the automobilists' amen: "Airtight!"

Luck was indeed with them. It seemed a happy augury that Gee Whiz took the spark at the throw of the switch, and turned over like a steamer. They all got aboard, Alphonse himself taking the tiller of Baby Bullet, as they meant to make speed, and for this nerve and skill were required at the helm. Miss Schell could be trusted at a pottering eight miles an hour, but the present program called for the fastest time that could be made. Nothing was to interfere with their putting all possible space between themselves and Loretta Johnson When that marooned lady awoke they had to be far to sea, and over the horizon

The night was clear and starry; the roads were empty of all traffic; and the powerful gas-lamps shot a brilliant arc of light three hundred feet before them. All the conditions were favorable, and it was with an exultant feeling of freedom and escape that Sutphen speeded up and gave Gee Whiz her head They rolled swiftly through Crandonbridge, faster through its outskirts, and once beyond in the open country the great car flew on unchurbed and unchecked Essy was nearly blown off her seat, and finally sank on the floor to get the protection of the dash She would have liked to close her eyes But the fascination and terror of that awful whirl through the air seemed to make this a feat too dangerous to attempt It was as though her safety was dependent on keeping as close a watch on the road as Sutphen himself, who, bent double over his wheel gave it the unblinking attention of a man who carried all their lives in his hand

The big car hardly seemed to feel the drag of Baby Bullet. Several times Essy looked behind to see if the latter was still there, and was surprised and relieved to perceive it tearing through the gloom behind them. No wagon was ever more literally hitched to a star. No Despardoux, even in the wildest imagination of the



It Seemed That Bill Had Backed His Cart Into Gee Whiz

catalogue-writer, has ever before or since attained the velocity of Baby during the climax of that lightning flight from Crandonbridge. At times it appeared as though its wheels left the ground altogether—as though it had parted company with the earth, and was simply soaring through space like some extraordinary flying machine. It screamed from every part of its astonished and complicated mechanism, groaning and grinding and wheezing and whizzling in a passionate attempt to express its displeasure with the whole business. Miss Schell waited with her heart in her mouth for it to fly into a million fragments, and cast her dismembered body into the neighboring fields. But she was as passive as a person falling off the Matterhorn, and she experienced a similar powerlessness in making any audible complaint. Besides, to distract Alphonse's attention almost invited the disaster she feared. She could do nothing but moan and pray, and occasionally snatch a moment to congratulate herself on being still alive.

Not being bound for anywhere in particular, they did not have to bother about sign-posts or maps. All roads were the right roads to them, so long as they left Crandonbridge and Loretta Johnson. Had daylight found them in Wales or Norfolk they would have been equally pleased. As a matter of fact, it was Yorkshire that claimed their attention as dawn broke, though they did not know it till they stopped at a farmhouse and begged a sleepy woman for some milk

When the time came to pay, Sutphen confidently put his hand in his pocket, and drew out—nothing! He felt in his other pockets, while his face grew longer and longer

"Haven't you any change?" said Essy, who was surprised to see him upset by so trifling a matter. "Get some from the others!"

"Do you know what I have done?" he said, lowering his eyes, and looking uncommonly foolish. "I've left my wallet, and every penny we have in the world, under my pillow at Crandonbridge!"

XIV

PEOPLE often refer humorously to the "cold gray dawn of the morning after"—but with our little party, though the dawn was there all right, the humor was unaccountably missing. They drew together, and in breathless voices faced the appalling catastrophe. What were they to do? To go back meant Loretta, and to go forward with a capital of one pound nineteen shillings and fourpence—all the ready money that could be scraped together—was clearly to attempt the impossible. It was Saturday, too, with a very black Sunday looming ominously ahead—Saturday, with banks shutting at one, and Sunday with no banks at all!

Sutphen rose manfully to the occasion. He took it all on his own shoulders, and made light of the tragedy. He even said it was an awfully good joke, and that they would all laugh about it afterward. He dispelled Miss Schell's fears about her letter of credit. Even if it were lost or stolen nobody could use it. Besides, whatever happened, he was responsible for it, and she was not to have the faintest uneasiness on that score. The point was, what were they to do *now*—in the meanwhile—and he laid the matter before them for discussion. Or at least he said he did, though in fact he did most of the talking and all of the contradicting. Miss Schell and Essy could see nothing for it but returning to Crandonbridge and brazening it out. It was terrible—of course it was terrible—but what else was to become of them with less than ten dollars for a six weeks' automobile trip?

Alphonse volunteered to sneak back to Crandonbridge, recover the money, and then rejoin them at the farmhouse. At first this plan struck them all rather favorably, but, on reflection, Sutphen put his foot down and vetoed it

"It's too likely to slip up somewhere. If the landlord is dishonest he may have made away with it; if he is honest he will turn it over to Loretta; and besides these contingencies, how do we know he won't make difficulties about handing it over to Alphonse?"

"You can give him a written order for it," said Miss Schell

"No, we can't take the risk of a throwdown. That woman is diabolically clever, and she'll exert every nerve to get the whip-hand of us. Trust her to tie up Gee Whiz and get Alphonse arrested!"

"But there's no other way out of it!" pleaded Miss Schell

"Oh, yes, there is. People with a ten-thousand-dollar automobile can't very well die of starvation, and then I have money in the bank in London. Benjy Bardeen and I have a joint credit there of five or six thousand pounds Benjy's my chum, you know, and we meant to make the whole trip together till he got side-tracked by a street-railway proposition."

The immensity of this sum warmed their drooping spirits. It was indeed silly to worry when such affluence lay ready to their hands. Sutphen's calm and assurance had, after all, some foundation. The two scared women took courage. Miss Schell forgot her letter of credit. Essy smiled wanly. Perhaps Sutphen was right in saying that it was a capital joke. In the light of thirty thousand dollars his laughter was not unjustified

"We're all right," he exclaimed cheerfully. "We'll run on to the next good-sized town and go into pawn at the best hotel. It may be rich in historic associations—who knows?—and one pound nineteen shillings and fourpence is ample for the little extras you can't get charged! I'll telegraph to the bank for a couple of hundred pounds, and back to Crandonbridge to tell them to send up my watch and purse to Benjy Bardeen at the Cecil. This will leave Loretta without any clew, and put everything right!"

This seemed such a simple solution of their difficulties that they all began to wonder why they had ever been so perturbed. Miss Schell so far recovered her composure as to start a fresh worry. She wanted to know about the chaperon end of it? Sutphen said that he was sorry, but you couldn't manage everything on one pound nineteen shillings and fourpence—and proposed that the chaperon should stand over till they were more in funds.

Then they cranked up, and proceeded on their way in excellent spirits. The wide, barren moors that stretched away in every direction to the encircling horizon seemed to shame, in their billowing vastness, the hot haste of the night before. At nine o'clock they stopped at a little hamlet for breakfast, and Sutphen sent off his two telegrams—one to the Anglo-Patagonian Bank, and the other to the landlord at Crandonbridge. The bank was told to reply, *poste restante*, to Eccles, a fair-sized town some eighteen miles farther north, in order that they might learn exactly when to expect the money. Sutphen stipulated that a special messenger be sent with it, so that they might avoid the inevitable delay that would otherwise occur in the mail. He didn't see any reason, he said, why they should be kept waiting beyond Sunday morning; and even talked lightly of luck, and Saturday night.

The breakfast cost four and ninepence, the telegram two shillings and eightpence halfpenny, the farmhouse milk fourpence. This left them with one pound eleven shillings and sixpence halfpenny—or a little under eight dollars. The ice-basket, providentially, had been well stocked before leaving Crandonbridge, so their little hoard did not need to be drawn upon for lunch. This meal, as usual, they took by the wayside, under the shade of a rick of hay. Eccles was so near that they decided to rest in camp for the whole afternoon, in order to give the bank a chance to answer their telegram. They were all a little nervous about going into pawn, and though Sutphen tried to appear bold and self-confident, he privately admitted to Essy that he would feel safer with that telegram in his pocket.

"It's the moral effect of it," he said. "It's all very well to bluff, but it's still better to hold the cards. There's no sense in feeling uncomfortable when you don't have to."

"Besides, it's nicer here," she agreed.

There was no doubt about that part of it. It was a glorious day, and too good a one to lose in a stuffy hotel. Essy and Mortimer Sutphen were still in that delicious period before any fateful words are said. They were each trying to hide from the other the complete truth, and often with so much success that pique, heartaches and misunderstandings arose in abundant measure to keep the course of true love on its time-honored path. With Alphonse and Miss Schell, however, an understanding had been more

quickly reached, and very practical considerations were being faced in the coo-coo of their love-birding

Murmured Cock Robin:

"Ah, ma belle, could I but secure the New York agency of the Pattosien skid-proof tire, we should ask ourselves no longer zees questions that so distract and agitate. Is it not ze strangeness of fate zat I should have their letter in my pocket offering me this unrivaled opportunity for twelve thousand francs?"

"But the twelve thousand francs, Alphonse?"

"Mr. Sutphen he will put me in ze way of zem. We will make interest with Miss Essy when ze time comes. Beheve me, in zeir happiness zey will refuse us nozing"

"But it is a lot of money, and——"

"Listen, my beautiful—suppose I was the great commercial, and he the *mécanicien*. Reverse ze things, and what we should do, you and I, when asked in that triumphant moment for ze means of joining two other hearts no less loving and devoted —but lacking only twelve thousand francs to accept an agency zat on ze face of it is what you Americans call—a snap? Do! I call ze honest fellow to my arms. Do I not know zat with such a tire he can repay me within three months? I'*told*, it is done, and all are happy!—The Pattosien skid-proof tire with a medal of gold wherever exhibited!"

It was in the cool of the afternoon when they ran into Eccles and stopped at the post-office. It was a gray, rather forbidding town, though this impression probably sprang from the suspense and anxiety that cast a cloud over their entry. As Sutphen remarked, it looked like a spot-cash population, who were unlikely to give or receive financial quarter. Now that their fate was to be so soon decided, an uncomfortable excitement held them in a grip: and, though they all tried to put a brave face on it, their hearts beat a little quickly as they realized their eight-dollar-and-alone-in-the-world condition.

Through a window in the post-office Essy saw Sutphen receive a telegram. She passed on the good news to Miss Schell, who, with Alphonse, was behind in Baby Bullet. But she did not attempt to pass on Sutphen's blank and stupefied expression as he read the message, and then came toward her with a look of acute distress.

"A most extraordinary thing," he said. "I don't know what to make of it. By Jove, little girl, we're in a fix!"

Essy took the telegram and read it:

No funds in bank. Bardeen closed out joint account yesterday. Inquiry at Cecil Hotel elicited fact that he will not be back till Monday night, address meanwhile unknown.

Manager Anglo-Patagonian.

There ensued a curbstone consultation. Miss Schell burst into tears. Essy turned very pale. Sutphen was painstakingly jolly and unconcerned, and he had a dozen explanations for Benjy Bardeen's unaccountable action. But his face had rather a set look, and his elaborate cheerfulness screened a vexed and angry heart. He asked the way to the White Hart Inn, and grimly proceeded there amid a procession of riff-raff and small boys.

"Rooms?"

The landlord's smile was as warming as spring sunshine. He was a rosy, thick-set, effusive individual, with a hearty and encouraging manner. It seemed almost a crime to impose on such honest worth, and excite such capers of welcome on credit.

"We can suit you very nicely, sir, if you can give us 'arf a minute to turn round. One double-bedded room and two singles; very good, sir. The fack is, Sir John Stiles, M. P., is just giving up 'is—that's 'is motor-car in the court, sir. Sir John Stiles, Lady Stiles, Master Algernon Augustus Stiles—on their way to the Dook's at Duffle Castle. Same size party as yours, sir, and he hexpressed himself very pleased with the haccommodation. *If* the ladies would not mind waiting a few minutes in the droring-room, *or* perhaps a little bite of—no?—William, show these ladies to the droring-room, and tell Molly to turn over the beds the minute Sir John gets out. Only a few minutes, ladies—*just* a little patience—we are always full on market-day. Yes, madam. You're most kind, madam. I find that always it is people of position who most readily make hallowances——!"

Alphonse went out to take the cars into the courtyard, while the others followed William upstairs and drearily drew together in a corner of the vast, empty drawing-room. It was a dark, horse-hairy place with a sort of abandon-hope atmosphere that seemed suitable for people who had no money, and who were going indefinitely into pawn. The pictures—large, black-framed steel engravings—were lugubriously to match—the death of Nelson, the burial of Sir John Moore, and one representing a drowned female floating limply on the surface of a heaving ocean

As in duty bound, they tried to console one another and affect a cheerfulness they were very far from feeling

Sutphen told a funny story about Benjy Bardeen, bringing out the latter's impulsive, hotheaded and reckless character. The story fell quite flat. It even added another note of alarm. Benjy, as described by Sutphen, seemed an uncommonly poor rock to trust to. Miss Schell asked some pointed questions as to Benjy's uprightness and honor. Sutphen was in the act of indignantly repudiating her implied suspicion, when they were all suddenly startled by an immense uproar in the courtyard below.

They rushed to the window, and looked down on a seething, yelling mob. Carts and men and dogs and automobiles were all inextricably jumbled together in a bewildering and mad confusion. In the centre, rolling on the ground, were two frenzied human figures, grappling and clenching and pounding at each other in furious combat. Above the clamor were heard shouts and cries of encouragement: "Go it, Frenchy! Hit him again, Bill! Bite off his blooming ear! Give him beans, old chaw-bacon! Where's the police! Perlice! Perlice!"

One of the figures tore himself free, rose, and displayed the scratched, bleeding and infuriated countenance of Alphonse Taliaferro Bocher! Even as he did so, his foe caught him by the legs and toppled him over, and again they went at it hammer and tongs, Alphonse this time on top, and pounding his opponent's head on the cobblestones as though he were using it handily to tack down a carpet. There were renewed shouts of "Murder!" "Perlice!" and even "Fire!" Miss Schell fell to the floor, screaming and sobbing. Sutphen bounded downstairs and shoved his way through the crowd, making a path by an unstinted use of his powerful shoulders. Alas, it was only to pace two minions of the law, who followed at his heels with drawn clubs!

The tack-hammering came to an untimely end. Alphonse was jerked up by his collar, dribbling blood and explanations. Mr. Bill, a misshapen, crimson-faced farmer, was likewise assisted to rise. He, too, had a story to tell. Everybody talked at once, including the police. It seemed that Bill had backed his cart into Gee Whiz, and

With a Capital of One Pound Nineteen Shillings and Fourpence

had scored a deep scratch in the beautiful finish of the aluminum frame. There was the scratch for the whole world to see. Bill said it was Alphonse's fault for not calling out. Alphonse demanded the skies to witness that he had not only called out, but that Bill had deliberately turned round in order to make a good job of it, using at the same time an opprobrious term that reflected seriously upon Alphonse. The police impartially arrested them both, and began to slowly bore their way through the crowd to the station-house. Sutphen followed that melancholy procession, being joined on his way thither by the landlord, not to speak of about a hundred others—all eager to see the conclusion of the fray.

The police-inspector made short work of the matter. Ten pounds bail in each case and a hearing set for Tuesday morning. At first he said Monday, and then remembered that that was a bank holiday. Bill produced a friend who went on his bond. Sutphen, with a bold front, proposed to do the same for Alphonse. The police-inspector demurred, and inclined toward cash. He was very polite, accepted Sutphen's assurances with respect, thought a while—and then wanted ten pounds. In the desperation of despair, Sutphen assumed the high horse; talked about the intervention of the American Ambassador; protested vigorously that the value of his car alone was an overwhelming security; warned the inspector against raising an international question; and made the ten pounds appear a matter of principle for which he was prepared to die in the last ditch. The inspector deferentially listened to it all; explained, with the soft answer that turneth away wrath, that his own discretion was limited, and that the ten pounds was in no way to be considered a slight, but an unavoidable formality.

Finding it impossible to carry his point, Sutphen turned with a fine air to the burly landlord of the White Hart Inn, and said that no doubt "his good friend here" would oblige him by signing the bond? His good friend, on the contrary, betrayed an extreme reluctance to do anything of the kind. Like all hotel people, he had a preternatural instinct for imposture. He had been bitten too many times not to see through a bluff. He answered a little bluntly that he did not see his way—that was his horrid formula—that he did not see his way (as though it were dark, and he had left his lantern at home) to go bail for a perfect stranger.

Then the murder came out

"The truth is, I'm temporarily out of funds," answered Sutphen. "An absurd chain of accidents has landed me here penniless. I must really throw myself on your good nature, and ask as a favor—yes, a favor—that my unfortunate chauffeur be spared the hardship of two days' imprisonment while my money is on the way."

The landlord grinned sardonically. He had been nearly fooled, and he congratulated himself on his escape. Beggars in motor-cars—that was the way of it nowadays! The police-inspector also shed a considerable amount of his geniality. In fact, he pretty well shed it all. At Eccles, as at most places, "if you haven't no money you needn't come 'round." He felt he owed it to himself to make up for his misplaced courtesy. In a curt and businesslike manner, he waved Alphonse to a cell, and shook his head at Sutphen's last appeal

It was an affecting leave-taking between master and *mécanicien*. The latter was in tears, and asserted his innocence between his sobs. What weighed on him was not the prospect of a British dungeon, but the terrible predicament in which he had unwittingly involved those he loved. He might have been another Dreyfus on the eve of departure for Devil's Island. Sutphen was bluer than blue, but he told the faithful fellow to buck up, and promised that no stone should be left unturned to free him at once. In that fateful and melting moment Alphonse saw the opportunity to bring forward the agency of the Pattosien skid-proof tire. He hastily explained in French, while an impatient policeman was waiting to drag him away, the sentimental and financial difficulties that Monsieur Sutphen might so readily resolve. "Monsieur is acquainted with the incomparable nature of the Pattosien, and as a man of affairs can readily see the insignificance of the sum demanded. Yet without Monsieur's assistance I shall be obliged to lose, not only an assured income, but what is dearer to me than all—the life companionship of one I love to madness!"

Sutphen asked a few questions; was shown the letter; and then came plump out with a hearty consent.

"You write and accept it," he said, "and name me as your backer. It's a first-class proposition and can't fail I wish you all luck, both with the tire and the lady!"

Alphonse was overcome at his good fortune. He tried to stammer forth his thanks. Contrition, the Pattosien tire, his gratitude, all were touched on in the broken sentences with which he proclaimed himself the happiest of men.

The irony of the contrast struck Sutphen as he nodded to the inspector and gloomily marched out How gladly would he have borrowed a handful of those twelve thousand francs! He foresaw difficulties with the landlord of the White Hart—humiliations, insults, contumely.

And his worst forebodings were promptly realized. He found the two women pale and tearful, to whom the news of Alphonse's incarceration came as the last straw. Miss Schell keeled over on the sofa and began to kick hysterically. She moaned out something about "the prison-taint," and how "he could never hold up his head again!" Sutphen was goaded into saying: "Oh, bosh!" Essy passionately reproached him for being so unfeeling, and then, conscience-stricken at what she had said, began to cry, too. It was at this damp moment that William appeared—no longer the bland, brisk, obsequious William—but the avenging head waiter of an outraged hotel. He came to inform them, in chill and terrible accents, that there were no rooms available for their haccommodation.

"But we were told there were!" roared Sutphen. "Sir John Somebody's rooms. They were to be ready by now!"

"Very sorry, sir," said William. "It was all the fault of the young person at the desk—and you had better try the Blue Boar or the Temperance Hotel!"

(TO BE CONTINUED)

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Poor Richard Junior's Philosophy

¶ The men of peace have to bear the brunt of war.

¶ Consistency is a jewel, but few men of good sense wear jewelry.

¶ The United States should continue to export all war and import all peace negotiations.

¶ Possession is nine points of the law, but it isn't much satisfaction in a rejected manuscript.

¶ The average city amateur who goes in for farming begins by planting his dollars and ends by harrowing his feelings.

¶ The United States Senators who do not want to be elected by the people are not the Senators whom the people would want to elect.

¶ Yellow journalism, yellow fever and the various yellow perils have so far failed to affect the fashionable vogue of the yellow metal.

¶ There was talk of a billion indemnity just as soon as it was known that the peace commissioners were to meet at a Yankee summer resort.

¶ The Japanese claim great credit for worshiping their ancestors. But as usual America is ahead. In close campaigns, our politicians vote them.

Writing, Journalistic and Academic

THE academic world may well rub its eyes over President Woodrow Wilson's praise of our American newspaper English. In no other country is so much time and money spent in teaching undergraduates to write well, and in none is it the custom to speak with such deep condemnation of newspaper style. Yet President Wilson finds that the college man is diffuse and feeble, while the reporter, writing under unexampled haste and pressure, "is generally terse and clear and right to the point, and tells in a simple way exactly what he wants to say."

The secret of writing is to have something to say, and to say it. It has been our custom to ignore the first injunction, and to dilate on the second. Many are the exercises in the use of words, in the structure of sentences and paragraphs, in clearness, force and elegance. Sophomores wrestle yearly with the theory and the art of exposition, description and narration. But what does it all come to, if the writer has nothing to say? Vast seas of words, surging over a tiny reef of thought; pseudo-literary culture, with all its dreadful attitudes of self-consciousness, and little of the healthy dynamics of matter wedded to manner.

To remedy this, President Wilson intends to make his Princeton undergraduates write occasional reports upon their work in which emphasis will be particularly laid upon correctness and fullness in the statement of fact. The student will be made to treat what he has learned as a reporter treats his "story."

One element is lacking in this project—the necessity of brevity and condensity. The reporter must be as brief as he is full and accurate, for he is not permitted to waste the scant space of our news-crowded journals, nor the scantier leisure of the reader. The blue pencil of the college instructor will have to be as inexorable as that of the trained copy editor. Much might be learned from the art of the writer of advertisements, for with him the unnecessary word or sentence has the closest of all relations with the "drawing power" of the advertisement on the one hand, and on the other with the equally practical matter of the bank-account.

The ideal system is that of the English universities. There degrees are awarded on the basis of a single general examination, in which fullness and correctness of matter are barely sufficient. To attain an honorable degree, it is necessary to present the facts coherently, forcibly, and with the touch of individual quality in feeling and expression, which is called style. As the examination time is as strictly limited as in the case of a newspaper reporter, brevity and compactness are indispensable. The excellence of this system is manifest to any one who has contrasted the English reviews with the similar output of educated men in America. President Wilson's innovation is a long step in the right direction; but it will not bring the best results until it is applied to the most important as well as the least important productions of the undergraduate pen.

The Decline of Singing

UNTIL the last few years congregational singing was one of the conspicuous features of the life of every community in this country. From Maine to California, at least twice on Sunday, and usually at an evening service in the middle of the week, practically the whole population assembled in the churches, chiefly to sing. Those who could sing and those who thought they could were no more fond of lifting up their voices than were those who couldn't sing and knew it, but were grateful for the opportunity to indulge their passion unnoted and unrebuked in the security of the chorus.

All this is passing away—not the love of doing a little singing but the opportunity to do it. The knowing ones, and those who wish to be thought knowing, have frowned it down. The congregation must listen, not participate; the man or the woman who "can't sing a little bit" yet yearns for the relief or the stimulus of singing must go to the woods or suppress the longing.

It is a pity. Singing directly develops those qualities that lift the thoughts and the heart from the ground and that lighten the burdens of life. The preacher who wants to pack his church will insist upon congregational singing, and will encourage everybody to join in heartily. He will lose only the finicky—and the finicky wouldn't be happy even in Heaven.

The Stolen Crop Report

IT IS exceedingly regrettable that anybody should have stolen a Government crop report. It undoubtedly happened, however—an employee of the bureau purloining the figures and sending them to a confederate in New York. After this, there's no use doubting that the man really did steal the red-hot stove.

We are often reminded that agriculture is the basis of our industries, and reports of conclusive authority as to the state of the crops while in the making and the amount and quality of the yield at harvest would unquestionably be of decided advantage to the whole business world—excepting a few gentlemen who run "deals" on the Board of Trade. The machinery at Washington, however, has never yet produced reports of this conclusive character. The bureau, using its method of comparative percentages, made a final report on the crops of 1899 which—on the three chief cereals—was smaller by over fifteen million acres as to area harvested, and over four hundred million bushels as to yield, than the census report which was supposed to have been reached by actual enumeration. In the ensuing squabble, the crop bureau pointed out that the census report credited certain counties with more acres in crops than there were in the counties. So the crop bureau moved its figures up about half-way between its own conclusions and those of the census.

The crop bureau's standing answer to its critics is that it hasn't money enough to do the work as it should be done. Meanwhile, the Department of Agriculture has money to shower the rural regions with pamphlets explaining scientifically why the milk makes more noise when the pail is empty than when it is full.

When We Go to War

MR. ROOSEVELT has now as his adviser and manager for foreign affairs a man whose chief characteristic is an excellent mind to an extraordinary degree free from passion. Mr. Root is as calm and as cold as an adding machine. Further, Mr. Roosevelt makes no secret of his enormous confidence in "Elihu's judgment." Whatever may or may not be the effect of Mr. Root's influence, so far as domestic affairs—notably Mr Root's friends and clients, the "captains of industry"—are concerned, every one will feel that the distinguished, powerful office of Secretary of State, while he occupies it, will neither inaugurate nor promote any provocative policy in heat and thoughtlessness.

If we ever have a foreign war it will be because we ourselves wish it, as no nation on earth would dream of the madness of attacking us. Therefore, if we should have foreign trouble while "Elihu's judgment" is at the helm, we should know that "Elihu's judgment" was that we needed a foreign war to take our minds off our home troubles.

Taking Long Chances

A VAST deal has been said about the pernicious influence of horse-racing, but, singularly enough, the most dangerous effect of such exhibitions has been quite overlooked, and this particular evil should have all the greater attention because it menaces the innocent bystander to a peculiar degree.

It is well known that Wall Street is the guardian of the business interests of the country. The vast extent of its trust in this regard need not be commented upon. But Wall Street is so unfortunately constituted that it simply cannot resist a horse-race. It feels its responsibility to the nation. It knows that the material well-being of nearly eighty million people rests in its perspiring hands. But if there is an "event" at Sheepshead Bay it shuts up shop and goes.

So far fortune has been kind to the country. No supreme business crisis has ever fallen on the day when there was a big horse-race. If such a conjunction ever happened there would, apparently, be no hope for the public. Its fiscal guardian would certainly go to the race.

Fortunately, also, prize-fights are held at night. Thus the Street can save the business interests of the country by day without missing amusement at the ring-side.

Circus Talk

MANY hundreds of young business men are even now anxiously considering in what manner they shall present themselves to the public. This is written for their benefit.

When M. Witte, the Czar's accomplished representative, reached our hospitable shores he immediately gave out a statement to the press, and those who read it were seized by a gloomy suspicion that the Russian statesman really had no expectation of coming to terms with the Japanese envoys. "Peace Outlook is Dark" was a typical newspaper headline. This was not because M. Witte said so. Quite the contrary. It was because the statement—carefully prepared in advance at sea—mentioned that the plenipotentiary was profoundly touched by the friendly greeting of the American newspapers, whose keen intelligence and high ethical aims he so greatly admired; and for the rest was mainly taken up with pointing out that his visit was a signal proof of the profound friendship of the Czar for the United States, at whose behest he had waived all precedent and, with extraordinary generosity, dispatched a representative to meet the envoys of the brave and chivalrous foe.

That the public took this eloquent pronouncement as a bad augury for peace was due, no doubt, to an unconscious association of ideas. It has learned, by an experience extending over many years, that what is seen inside the large tent is not really the wild and wondrous whelm of the winged wizard of the winds and waters, but merely a bony person named Johnson riding a bicycle down an inclined plane into a tank. Nowadays, it would probably believe a plain statement about Johnson, but mention of the wizard immediately generates doubt in its mind.

This is why high finance, which knows more about this subject than anybody else, invariably restricts itself to the plainest language and cuts out every adjective in presenting its wares to the public.

Thank You Kindly, Sir

THOSE who control the output of steel in the several countries of the world have "got together," have agreed on territories, have abolished international competition. As for home competition, it is either altogether smothered or rendered ineffectual by the fact that a company big enough to compete could not get the necessary millions without guaranteeing dividends and interest so large that to make reasonable prices for steel would be impossible. So, the consumer must pay not only for the cost of producing the steel in the market, but also for the cost of maintaining and expanding the plutocracy that controls the steel industry.

Well, if we consumers got things at fair prices, and so accumulated a surplus, we might spend it foolishly. We ought to be grateful to those kind monopolists who are nobly toiling to keep us in the ways of ceaseless industry and healthful freedom from the snares of too much money.

Concerning the Credit Man

By Charles N. Crewdson

Tales of the Road

THE credit man was the subject of our talk as a crowd of us sat, one Sunday afternoon, in the writing-room of the Palace Hotel, at San Francisco. The big green palm in the centre of the room cast, from its drooping and fronded branches, shadows upon the red rugs carpeting the stone floor. This was a peaceful scene and wholly unfitting to the subject of our talk

"I would rather herd sheep in a blizzard," blurted out the clothing man, "than make credits. It is the most thankless job a human being can hold. If you ship goods and they're not paid for, the house kicks: if you turn down orders sent in, the traveling man raises a howl. None of it for me. No, sir!"

"I have always been fairly lucky," spoke up the hat man. "I've never been with but two houses in my life and I've really never had any trouble with my credit men. They were both reasonable, broad-minded, quick-witted, diplomatic gentlemen. If a man's credit were doubtful in their minds, they would usually ask me about him or even wire me, sometimes, if an order were in a rush, to tell them what I thought of the situation. And they would always pay attention to what I said.".

"The credit man," said a chap who traveled for a big clothing house, "usually grows up from office boy to cashier, and from cashier to bookkeeper, from bookkeeper to assistant man, and then to credit man himself. If the salesman could be induced to become a credit man, he would make the best one possible, because he would understand that the salesman himself can get closer to his customer than any one else and can find out things from him that his customer would not tell to any one else, and, having been on the road himself, he would know that really about the only reliable source of information concerning a merchant is the salesman.

"When a merchant has confidence enough in a man to buy goods from him—and he will not buy goods from him unless he has that confidence—he will tell him all about his private affairs. He will tell him how much business he is doing, how much profit he is making, how much he owes, what are his future prospects, and everything of that kind."

"The worst feature of turning down an order," said the dry-goods man, "is that, when you have an order turned down, you also have a customer turned away. I was once waiting on a man in the house. He was from out West. He was about half through buying his bill. The account was worth over twelve thousand a year to me. He thought so much of my firm that he had his letters sent in my care, and made our store his headquarters while in the city. One morning, when he came in to get his mail I saw him open one of his letters and, as he read it, a peculiar expression came over his face. When he had read his mail I asked him if he was ready to finish up. He said to me: 'No, Harry, I want to go over and see your credit man.'

"I went with him. One of the old man's sons, who had just come back from college, had taken charge of the Western credits. The old man would have been a great deal better off if he'd pensioned the kid and put one of the packers in the office instead. My customer went up to the credit *boy* and said to him:

"'Now, Mr.——, I've just received a letter from home stating that you've drawn on me for $385. What explanation have you to make of this, sir? I have always, heretofore, discounted every bill that I have bought from this establishment, and this bill for which you have drawn on me is not yet due.'

"'I'll look the matter up,' said the young credit man. He looked over his books a few minutes and then tried to make some sort of an explanation in a half haughty kind of a way. My customer interrupted him right in the midst of his explanation and said: 'Well, you needn't say anything more about this, sir. Just see what I owe you.'

"This was looked up and my customer right then and there wrote his check for what he owed and said to me

"'Old man, I'm mighty sorry to have to do this, but I cannot interpret this gentleman's conduct (pointing to the credit man) to mean anything but that my credit is no longer good here. I shall see if there is not some one else in the city who will trust me as I thought that this firm was willing to trust me.'

"I couldn't explain matters in any way, and my customer —*my friend*!—walked out of the store and has never been back since. That piece of tomfoolery on the part of our credit man lost the house and me an account worth over $12,000 a year."

"What Explanation Have You to Make of This, Sir?"

"That fellow," broke in the clothing man, "should have got the same dose that was once given a credit man in the house I used to work for. He had been turning down order after order on good people for all of us boys. When we came home from our fall trip we were so dissatisfied that we got together and swore that we would not sign a contract with the house unless the credit man they had was fired. We all signed a written agreement to this effect. Also, we agreed, upon our honor, that if one of us was fired for taking the stand we would all go.

"Now, you know, boys, it is the salesman that makes the house. The house may have a line of goods that is strictly it, but, unless they have good salesmen on the road, they might as well shut up shop. A salesman, of course, gets along a great deal better with a good line than he does with a poor one, but a wholesale house without a line of first-class representatives cannot possibly succeed with the best goods on the market.

"And the house knows this

"Well, sir, I was the first salesman the old man struck to make a contract with for the next year. I had been doing first rate, making a good salary and everything of that kind, and when the old man called me into his private office he said to me:

"'Well, I suppose we haven't very much to talk over. What you have done has been satisfactory to us, and I hope we've been satisfactory to you. If it suits you, we will just continue your old contract.'

"'There will have to be one condition to it,' said I to the old man

"'Well, what's that?'

"'I simply will not work for this establishment if the credit man that you have here is to continue. He has taken hundreds of dollars out of my pocket this year by turning down orders on good people who are worthy of credit.

"'Now, it doesn't make any difference as to his salary if he turns down good people; in fact, if he is in doubt about any man at all, or even the least bit skittish, what does he do but turn him down? This is nothing out of his pocket, but it's taking shoes away from my babies, and I simply won't stand for it.'

"The long and short of it was that I didn't sign with the old man that day, but he soon 'caved' after he had talked with a few more of the boys, one of whom told him point blank that we would all quit unless he gave the credit man his walking papers. And the credit man went, and to-day he is where he ought to be—keeping books at a hundred a month!"

"It is not alone against the credit man who turns down orders that I have a grudge," said the furnishing-goods man, "but also against the fellow who monkeys with old customers If there is anything that makes a customer sour it is to be drawn on by a firm that he has dealt with for a long time. Some of the merchants out in the country, you know, get themselves into the notion of thinking that the house they deal with really loves them. They don't know what a cold-blooded lot our houses really are. What they're all looking for is the coin, and they don't care very much for a man when they believe he can't pay his bills

"I know I never felt cheaper in my life than I did last trip. I went into an old customer's store and what should I see upon his shelves but another man's goods! I felt as if somebody had hit me between the eyes with a mallet, for he was a man I had nursed for four or five years and brought him up to be a good customer.

"He had a sort of a racket store when I started with him—groceries, tin pans, eggs, brooms, a bucket of raw oysters, and all that sort of stuff. One day I said to him: 'Why don't you throw out this junk and go more into the clothing and furnishing-goods business? Lots cleaner business and pays a great deal more profit. Furthermore, this line of goods is sold on long datings, and you can stretch your capital much further than in handling other lines.'

"Well, sir, he talked with me seriously about the matter, and from that time on he began to drop out the tin pan and oyster end of his line. When I saw he was doing this I asked him to let me have the hook in the ceiling from which for so long had swung his bunch of blackening bananas, so I could have a souvenir of his past folly! I had worked him up until his account was strictly a good one.

"In fact, he prospered so well with this store that after a while he started another one. When he did this he, of course, stretched his capital a little and depended upon his old houses to take care of him. He had always discounted his bills in full, sometimes even anticipating payments and making extra discounts.

"I was tickled to sell him about twice as much as usual on one of my trips. It was just ninety days after this when I got around again and saw the other fellow's goods in the store. When I looked at the strange labels I felt like some fellow had landed me one on the jaw. You know it hurts to lose a customer, especially if he is one that you have fed on the bottle and thinks a great deal of you personally.

"Well, when I saw the other stuff, all I could do was to march right up and say: 'Well, Fred, the other fellow's been getting in his work, I see. What's the matter? The sooner we get through with the unpleasant part of it the better'

"'Now, there isn't anything the matter with you, old man,' said my customer. 'Come up here in the office. I want to show you how your house treated me.'

"And there he showed me a letter he had received from the house, stating that he must pay up his old account before they would ship him any more goods; and the old bill was one which was dated May 1, four months, and was not due until September 1. They wrote him this before the first of June, at which time he was entitled to take off six per cent. He simply sent a check for what he owed them and, to be sure, wrote them to cancel his order. There was a good bill and a loyal customer gone—all on account of a poor credit man."

"Once in a while, though," said the shoe man, "you strike a fellow that will take a thing of this sort good-naturedly, but they are rare. I once had a customer down in Missouri who got a little behind with the house. The credit man wrote him just about the same sort of a letter that your man received, but my friend, instead of getting mad, wrote back a letter to the house something like this:

"'*Dear House*: I've been buying goods from you for a long time. I have paid you as well as I know how. You know I am pretty green. I started in life pulling the bell cord over a mule and when I made a little money at this I started a butcher shop. My neighbors who sold other stuff—dry-goods and things of that sort—it looked to me didn't have

much more sense than I, and they lived in nice houses and had sprinklers and flowers in their yards. So it looked to me like that was a good business to go into. I tried my hand at it and have got on fairly well. Of course, I have been a little slow, you know, being fool enough to think everybody honest and to do a credit business myself.

"'Now, I really want to thank you for telling me I must pay up before I can get any more goods. I kind of look on you people as my friends, I have dealt with you so long, and if you are getting a little leery about me, why I don't know what in the world the other fellows that don't care anything about me must be beginning to think. When I got your letter telling me to pay up before you would ship the bill I had bought, I felt like I had run into a stone fence, but this lick over the head has really done me a whole lot of good and I am going to go a little more careful hereafter.

"'Just now I am not able to dig up all that I owe, but here is my check for a hundred. Now, I want to keep out of the hole after this, so you had better cut down the order I gave your man about a half. After all, the best friend that a man has is himself, and hereafter I am going to try a little harder to look after Number One.'

"Another thing that makes it hard for us," said the furnishing man, "is to have the credit man so infernally long in deciding about a shipment, holding off and holding off, brooding and brooding, waiting and waiting, and wondering and wondering whether they'll ship or whether they'll not, and finally getting the notion to send the goods just about the time a man countermands his order. A countermand, you know, is always a pusher, and I would advise any merchant who really wants to get goods, to place an order and then immediately countermand it Whenever he does this, the credit man will invariably beg him to take the stuff

"I once sold a man who, while he was stretching his capital to the limit, was doing a good business, and he wanted some red, white and blue neckties for Fourth of July trade. I had sold him the bill in the early part of May. About the twentieth of June I received a letter from the credit man asking me to write him further information about my man. Well, I gave it to him. I sent him a telegram that read like this: 'Ship this man to-day by express sure. Heavens alive, he is good! You ought to make credits for a coffin factory for a while.'"

"The credit man is usually hard to deal with about allowances, for another thing," said the shoe man. "His kind will fuss around about making little allowances of a couple of dollars that come out of the house, and never stop to think we often spend that much on sundries twice over every day. I had a man, a great while ago, to whom I had sold a case of shoes that were not at all satisfactory. I could see that they were not when I called upon him, and I simply told him right out: 'Look here, Mark, this stuff isn't right. Now, I wish to square it. What will make this right?' 'Oh,' he said, 'I don't think these shoes are worth within two dollars a dozen of what you charged me.' 'No, they're not worth within three dollars,' said I. 'I will just give you a credit bill for three dollars and call it square.' It was nothing more than right, because the stuff was poor.

"I came into the house soon after this and, passing a credit 'memo' into the office, the credit man howled as if I were pulling his jaw teeth. It hurt him to see that little three dollars go on the profit and loss account. 'Well, I won't insist upon it,' said I. 'I will just ask the man to return the goods.' 'All right,' he said

"When I wrote out to my man I told him the truth about the matter—that the house had howled a little because I had made the credit, and I asked him to simply fire the stuff right back, but not to forget to ask that he be credited with the amount of freight which he had already paid on the case of shoes. It was just a small item, but what do you think the credit man said when I showed him my customer's letter, asking for the freight?

"He said: 'Well, that fellow's mighty small!'"

"I have never had any of these troubles that you boys are talking about," said the hat man.

"Lucky boy! Lucky boy!" spoke up the clothing man in his big, heavy voice

"It's a strange thing to me," chimed in the clothing man, "that credit men do not exercise more common-sense. Now, there is one way, and just one way, in which a credit department can be properly conducted The credit man and the man on the road must work in double harness and pull together The salesman should know everything that is going on between his house and his customer And when it comes to the scratch his judgment is the judgment that should prevail when any matter is to be decided upon The salesman should have a copy of every letter that his customer writes his house, and he should be sent a duplicate of every line that the house writes to the customer He should be kept posted as to the amount of shipment the house makes, and he should be notified whenever the customer makes a remittance This puts the salesman in position to know how much to sell his customer and also when to mark the new bill he sells for shipment At the time of making the sale it is very easy for the man on the road to say to his customer: 'Now, look here, friend; as you haven't been quite able to meet your past obligations promptly, suppose that we stand off this shipment for a little while and give you a chance to get out of the hole? I don't want to bend your back with a big load of debt.' For saying this the customer will thank his salesman; but the house cannot write the letter and say this same thing without making a customer hot.

"And another thing: If a salesman has shown himself strictly square in his recommendations, the salesman's recommendations regarding a shipment should be followed. The salesman is the one man who can tell whether his customer is playing ball or attending to business. Now, for example, not a great while ago I saw a merchant, that one big firm in this country thinks is strictly good, playing billiards on the Saturday before Christmas. If there is any time on earth when a retail merchant should be in his store, it is on this day, but here was this man, away from his store and up at the hotel, guzzling high-balls and punching ivory. That thing alone would have been enough to queer him with me, and if I had been selling him and he was not meeting his bills promptly, I should simply tell the house to cut him off

"The salesman also knows how much business a man is doing—whether it is a credit business, and all the other significant details. He knows all about the trade conditions in his customer's town—whether there has been a good crop and prices high; whether the pay-roll is keeping up or not; whether there is some new enterprise going to start that will put on more men and boom things. He knows all about these things, and he is on the spot and has a personal interest in finding them out, if he is honest—and most salesmen are. It is to his interest to be so. And he can give information to the credit department that nobody else can

"The credit man," said the furnishing-goods man, "should do another thing. He should not only send to the salesman the letter he writes, but he should confer with the man on the road *before* he writes. What he should do—if the references the merchant gives return favorable reports and the salesman recommends the account—is, without going any further, pass out an order to save himself a whole lot of worry. But it matters not how bad are the reports from any and all sources, the credit man should write the salesman if he is near, or even wire him if he is far away, laying before him the facts and asking for further information and judgment. I once asked our credit man to do this, but he kicked because a telegram would cost the house four bits. He hadn't stopped to think that it cost me from ten to twenty dollars expenses on every order I took.

"It is strange, too, that credit men do not average better than they do. If the heads of firms really knew what blunders their credit men make, I believe that many of them would be fired to-morrow. There isn't any way of getting at their blunders except through the kicking of the traveling man, and when he makes a howl, the heads of the house usually dismiss him with, 'You sell the goods and we'll attend to the rest.'

"A really broad-minded, quick-witted, diplomatic, courteous credit man, as you say, is worth a great deal to a house. Now, just to show you how the credit man and the salesman can pull together, let me give you an example.

"I sold a man a fair bill of goods. I knew he was a straightforward, square, capable man of good character. He was a hustler. I was in a rush and I took from him just a brief statement of his affairs. I wrote the house that I thought well of the man, but didn't especially recommend him. You see, if you recommend strongly every man you sell, it is the same as recommending none. So, unless it comes to a hard pinch, I say no more than is necessary. Our credit man got the agency reports on this man, which made him out as no good and having no capital, and a whole lot of things of that sort, and he wrote the man refusing to ship the bill. It looked to him that this man's condition was so hopeless that it was unnecessary for him to write me. He simply turned the order down straight out. When I came in and went over my list of turn-downs, I simply broke right out and said to the credit man:

"'Here, you've made a bull on this.'

"'Do you really think so?' said he.

"'Yes, I know it! Why, this fellow made $5000 last year on a sawmill that he has. He is in a booming country. Maybe he had a little bad luck in the past, but he is a hustler and sinks deep into the velvet every time he takes a step.

"'Why, I am awfully sorry. What shall I do about it?'

"'Leave it to me,' said I.

"I wrote out to my man and told him the straight of it: that the agencies had done him a great injustice, that he should write me personally exactly how he stood and that I would see things through for him in the office. I said that my house meant him no harm; that he was a stranger to them, but upon my recommendation, if his statement were anything like what I thought it should be, they would fill the order. At the same time, I suggested that the bill be cut about half for the first shipment

"Well, sir, that man sent me in his statement showing that he not only had merchandise for which he owed very little, but also over four hundred dollars in the bank. I remember the amount. His statement showed that he had a net worth of nearly eleven thousand dollars—and that man told the truth. Now, this information he would give me direct, but the house might not have been able to obtain it.

"There is now good feeling all around, and just because the credit man paid attention to the salesman."

Yet—alas, for the comfort of the traveling man—there are too few houses that have due respect for his feelings. The traveling man is on the spot. He knows at first hand what should be done. His orders should be supreme. His work for a year should be considered as a whole. If, at the end of his contract, what he has done is not satisfactory, let him be told so. Continual petty hammering at him drives him to despair.

For example: I know of one firm in the wholesale hat business that "raised hob" in a letter with their best man because he would, in selling dozen lots to customers, specify sizes on the goods that his customer wished—a most absurd thing for the house to do. The merchant must, of course, keep his own stock clean and not become overstocked on certain sizes. If he has been handling a certain "number" and has sold out all of the small sizes, only the large ones remaining, it would be foolish for him to buy regular sizes and get in his lot the usual proportion of large ones. All he needs and will need for several months, perhaps, will be the smaller run of sizes. Now, the salesman on the spot and the merchant know just what should be ordered, and if the house kicks at the salesman, as did this house, they act absurdly

Not only do too many houses write kicking letters to their men on the road, but many fail to show the proper appreciation of their salesmen's efforts to get good results. When a salesman has done good work and knows it, he loves to be told so, craves, in the midst of his hard work, a little word of good cheer. And the man handling salesmen who is wise enough to write a few words of encouragement and appreciation to his salesmen on the road, knows not how much these few words help them to succeed in greater measure. It is a mistake for the "old man" to feel that if he writes or says too many kind words to his salesmen he will puff them up. This is the reason many refrain from giving words of encouragement. The man on the road, least of all men, is liable to the disease known as "swelled head." No one learns quicker than he that one pebble does not make a whole beach.

Forty Years Ago

By Nixon Waterman

I wandered to the college, Tom, where you and I were mates
And crammed our heads with learning till we nearly split our pates—
The tutors thought that quite the thing in those old times, but, oh!
They don't do now the way they did some forty years ago.

I sought the lonely campus, Tom, and asked a cripple, "Where
Are all the students?"—"Well," says he, "they're scattered here and there;
The ball nine's in Chicago, and the crews are off to row."—
We couldn't get away like that some forty years ago.

"The tennis team," continued he, "is doing Brown to-day
Our golfers are at Princeton, and the glee club, too, 's away
Our gun club and our archery team are laying Harvard low"—
We missed a lot of fun, dear Tom, some forty years ago.

"Our football men are in New York arranging dates," said he,
"For this year's games." And then he sighed: "I'm here at home, you see,
Because my back and legs are broke—rough-housed me, don't you know?"
We didn't have such sport, dear Tom, some forty years ago.

I said to [illegible]: "Well, anyhow, the faculty is here?"
"No, sir-ee," says he, "they've gone along to help the rooters cheer;
But you might find the janitor." I said to him, "Oh, no!"
And hurried from those scenes, dear Tom, of forty years ago.

In those old days of grind, dear Tom, our tutors were perverse;
Although we'd telegraph ourselves: "Come home; your mother's worse!"
The sly old "profs" would wink a wink which meant it wasn't so,
And keep us grubbing in the books some forty years ago.

Things may be better now, dear Tom, than in those days of yore,
When every fellow had to get of bookish stuff a store;
I hope the boys are happy now, but this one truth I know,
I wish we could relive those days of forty years ago.

Sunday

By Edwin L. Sabin

A Leaf from a Diary of Used-to-Be

"SCUFF, scuff! Scuff, scuff! Scuff, scuff!"

By the token it is Sunday morning, after breakfast, and father is blacking his shoes—or "boots"—on the back porch—or "stoop." Father is in fresh white shirt sleeves, and is bent at an acute angle. He sets one foot—trousers well turned up above the shoe-top—on the wash-bench, and, with the trusty, familiar blacking-brush firmly grasped by its dingy handle, spits into the box of blacking, which bears upon its cover the "three bee" brand of "Burpee's Best." He dabbles at the box with the dauber part of the brush, being the knob of bristles at the opposite end from the handle, and industriously anoints the shoe, fore and aft; then, reversing the sides of the brush, he polishes—"Scuff, scuff! Scuff, scuff! Scuff, scuff!"—scrubbing away until the "boot" shines, toe and heel, as slick and glossy as the jet of mother's best bracelet.

After father blacks his shoes, you black yours; and sorely they need it, after their six days of strenuous travel amidst dew and dust, rain and shine. You are admonished by mother to pay particular attention to the heels, but it does seem as though polishing the toes ought to be all-sufficient. However, you give the heels a daub or so. Over at his house Hen, probably, is blacking his shoes. The routine of Sunday is inviolate.

Sunday—the old-time, homely Sunday of those days when you were a boy—breathes now only lavender; but in its actuality, ere refined by memory to fancy, it contained considerable rue. Sunday was a bothersome mixture of light and shadow.

Of course, you might lie abed until almost eight o'clock—but this was the one morning when you did not want to. Of course, there was the Sunday breakfast, of special, favorite menu—but after it awaited the bath and Sunday clothes. Of course, there was the Sunday chicken-dinner, with extra good dessert—but church and Sunday-school were poor places for working up an appetite. Of course, Sunday was the finest weather of a—the week—but of what avail, when everything to which it treated you was declared "wicked"?

Sunday was heralded by suddenly increased excellence—as Saturday waned—of sliding or fishing or whatever was the dearest sport of the hour. It also was heralded by the pungent odor of scorched feathers, as Maggie, the girl, having plucked the Sunday fowl, held the carcass by the legs over the stove, in the flame of some paper stuffed into one of the stove-holes.

All Saturday you had worked and played your hardest, for to-morrow was that hiatus, Sunday, when anything more active than looking at a book or walking with father was wrong.

"To-morrow——" you propose thoughtlessly to Hen.

"Naw! To-morrow's Sunday," reminded Hen reprovingly.

"That's so; I forgot," you acknowledged, crestfallen.

And with its prelude of Maggie mopping the kitchen floor and polishing the kitchen stove and singeing the chicken, and yourself bringing in a Sunday supply of wood for the wood-box, and the weather promising to dawn extraordinarily suited to fun that might never be offered again, Saturday passed from late afternoon to evening, and thence darkened into decorous night.

The sun rose sparkling and bright, for Sunday morning. Alas (you would not dare to say this save to a chosen few who nourished like grievance, but you thought it)—alas, the day offered no excuse for not going to church. Once (but only once, for such things never happen twice!) had come up, at church-time, a terrific storm, and you all had stayed at home, and mother had read to you. There had never been another storm big enough; only tantalizing little ones, amidst which hope went glimmering.

The birds were unusually riotous, but no bolt from the blue rebuked them; the trees rustled and the leaves frolicked, and were withered not; but nevertheless in the atmosphere was the Sabbath hush (now so enshrined by memory), and all the household was subdued and still, as, likewise subdued, you descended the stairs to breakfast.

"Good-morning," said mother gently.

Mother was always gentle, with a distinct, sober gentleness even beyond her wont, on Sunday morning. The spirit of the day entered into her patient, God-fearing heart and soul, spoke in her voice, and shone from her peaceful countenance.

"Good-morning," said father gravely—with the gravity of Sunday shave and broadcloth.

"Good-morning," answered you with befitting sedateness.

You ate a quiet, but not, for all that, a light breakfast.

After breakfast came the family prayers—an especial Sunday ritual—in the parlor; father reading solemnly from the big Bible (wherein was your full name and the date of your birth, in particular, and other inscriptions of much less importance), and "Our Father" being repeated in unison, all kneeling in circle round, mother's devout tremulo mingling with father's bass, while she fondly listened to see that you stumbled not nor omitted a word.

"Are we going to church?" you feebly ventured in due time.

"I suppose so; certainly," replied mother, in apparent astonishment.

"*All* of us?"

"Why, so far as I know. I haven't heard that anybody is going to stay at home. Have you?"

No, you had not. But maybe you would, in a moment more.

"I've got a little headache," you hazarded tentatively. "But it will go away if I'm quiet."

"I'm sorry if you don't feel well," parried mother. "We're to have chocolate ice cream for dessert—and that's very bad for headache."

"It doesn't ache *much*," you hastened to assure. "I jus' thought——"

"Why, Johnny! Don't you *want* to go to church?" reproached mother.

"Y-yes, ma'am."

"Well I should hope so," mother rebuked tenderly. "It is a privilege, to me, to attend church—and it should be the same to you. I would not let anything, if I could help it, keep *me* from church."

No—nor you either. She is such a conscientious mother—a mighty good mother, too, as you must acknowledge.

"Run along and black your shoes," she concludes.

And presently you must bathe. Yes, you must bathe. You may have been in swimming only yesterday—been in all the afternoon, until your skin was shriveled and bleached of its tan, and your teeth rattled in spite of the thermometer; but this counts for naught with mother.

Once, when Billy Lunt's mother went away on a visit, he did not have to bathe for six weeks; and he boasted of it to you and Hen, his envious fellows. But such was never *your* fortune; ah, no!

"Come, John. You must bathe, now. I've laid out all your clean clothes. Be quick; that's a good boy."

So, ever more or less rebelliously (remembering Billy and his streak of luck), you mount the stairs again, and running a soapy wash-rag over your skin, to keep within the letter of the law, rinse yourself off (slightly abashed by the unmistakable testimony of the resultant suds) and don your Sunday attire.

Below, father is donning his, mother is donning hers, and over at his house Hen, bathed like you, is donning *his*.

"Johnny? Aren't you about ready? It's nearly church-time!" calls mother's warning voice.

Well. If you must, you must. The first bells are ringing—the mellow peals of the Congregational bell and the Baptist bell and the Methodist bell meeting and uniting and summoning, in dulcet, harmonious rivalry.

In immaculate waist with wide collar, and whole stockings, and Sunday knickerbockers, and blacked shoes, and face shiny with recent application of soap, you go down, and mother ties your Sunday tie and gives your sleek hair a Sunday part.

You are ready; mother, rustling, bonneted, black-mitted, also is ready; father, at last conquering his collar-button, sets his black bow-tie thereon and tucks it under (mother straightens it), worries into his broadcloth coat (mother turns him about and brushes it) and seizes his hat, and *he* is ready.

The weather is still fine, and you do not feel really sick. Church is inevitable.

"Come," bids mother. "There is the second bell."

The final summons is tolling; from the house you all sally. From houses across and right and left are sallying good neighbors. The Schmidts, rustling, squeaky, sanctified, emerge just ahead, Hen with his elders. You and he exchange sheepish grins. He and his go their Baptist way; you and yours go your Congregational.

The bells toll, and you occupy yourself by counting, as you trot along, fearful lest the notes shall suddenly cease, and your family commit the heinous offense of being late. Once you *had* been late—but instead of turning back, as you had reasonably hoped, your father and mother led on, even faster, and went right in, just the same—and yourself, of course, behind!

The little church—the old-fashioned church of your boyhood—is reached. You follow up the aisle of the dim interior, where the organ is softly sounding; and—snugly, securely ensconced between father and mother in the family pew—there you are. The bell o'erhead ceases to toll. You are at church.

The day, without, is bright; the day, within, is sombrous—and, to tell the truth, a bit irksome. You are rife with pent-up energy. The bees buzz invitingly, just outside the window-sill—a mourning-dove coos—Snoopie Mitchell (you bet) is fishing. Why is fishing so fine on Sunday? Snoopie does not have to go to church; the only time that he appears at Sunday-school is just before Christmas, so as to get a present, and candy and oranges; perhaps some day—yes, you vengefully anticipate that *some* day he will be given over to everlasting fire, but in the mean time he is having fun, all the same!

The service proceeds, with prayer, and Scripture, and now and then an enlivening hymn, such as Onward, Christian Soldiers, or Greenland's Icy Mountains, or Beulah Land, into which you joyfully precipitate yourself with your untrained treble.

The opportunities of the hymns, the fleeting moments when you are enabled to make a face at some little girl, and either incense her or start her to giggling, and the exciting period enveloping the instant when you drop your penny into the contribution-basket—these are the oases in the journey from opening prayer to sermon.

"Sh!" reproves mother softly, as your wriggles wax more pronounced.

She nudges you and frowns, glancing sideways; and even father gives you a look—potent, too, for the time being.

The good minister begins his discourse; will he never close? No, evidently not. Mother significantly hands you a hymn-book, for your perusal. You search it through, spelling out the titles here and there, laboriously tracing with your forefinger some exceptional word.

You look up at father. His eyes are closed, but he is not asleep—no, that is the way he listens, and a very clever way it is, too! You nestle against mother, and copy him. Mother's arm, never failing to respond, curves about you and draws you to her.

"Fifthly," declares the minister—and his voice drones off, far—far—farther distant, and——. You let it drone.

Mother moves and gives you a loving little shake. The minister has quit. There is a respectful, temperate bustle of anticipation. Church is over.

Sunday draws to a close. In the tender twilight you sit upon mother's lap and against mother's breast, with your head upon mother's shoulder, mother's arms hold you tight, tight. And while the twilight fades and the first star out-peeps, you repeat, you and she, in unison—child-voice and mother-voice one together:

I look when I read that sweet story of old;
When Jesus was [illegible] among men
How He took little children up into His fold;
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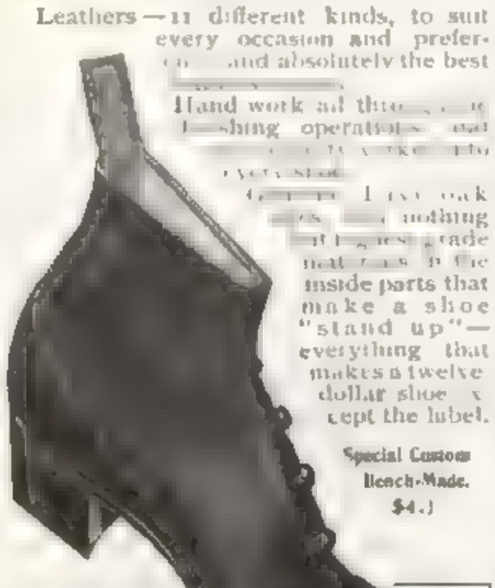

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Literary Folk—Their Ways and Their Work

THIRTY SCOLDINGS—MISS CORELLI GIVES EVERYTHING IN GENERAL A PIECE OF HER MIND.

¶ The title of Marie Corelli's latest flash in the book-pan, Free Opinions (*Dodd, Mead & Co.*), is almost a work of supererogation, since Miss Corelli always wears the habit of freedom to the point of license and is never anything but opinionated. In the thirty scoldings which compose the present volume her liberties with the English language amount, as usual, to philosophic anarchy and serve adequately to demonstrate that she "has her opinions" of everything, from poor "Accursed Eve" to even poorer "Coward Adam." Society, the Nation, the Church—none of these escape her. Beauty is stripped of its tender, furtive enchantments; the sacredness of Sunday shields not that day of rest; even wealth becomes "vulgar," and, by the time Miss Corelli lays down her pen at the end of The Madness of Clothes, all mankind is left naked and ashamed

But it is the daily press that this author always most delights to dishonor. Disgruntled reporters speak of newspapers as "rags"—they are red rags to the author of The Master-Christian. Nobody else has so well learned the trick of obtaining free advertising in their columns by the apparently simple device of abusing them. She declares they pander to low tastes and, with the seeming belief that she is original, asks why they print accounts of crime, anyway. Then she answers herself by saying that people want sensation, and, having set up this straw-man, courageously knocks him down with the shout that—her own novels, presumably, to the contrary notwithstanding—people don't want that sort of thing at all

Perhaps her opinion of the American Bounder will have an interest even wider, in this country, than her opinion of the newspapers. This particular type of our fellow-countryman is, says Miss Corelli, "an inflated bladder of a man, swollen well-nigh to bursting with the wind of the Yankee Doodle wing . . . sprung from a convict root of humanity thrown out as bad rubbish from an overpopulated prison and cast by chance into American soil beside an equally rank native Indian weed, and in bad form and general condition the expressed result of that disastrous combination." It takes Miss Corelli sixteen pages to give her full opinion of the American Bounder, and then—though she has included in her anathema American authors, journalists, art and book collectors and business men—she gives a broad hint that she isn't half through, since "the female of the species" is ten times worse

It is all very amusing reading, but it soon becomes like listening to a passé prima donna trying to climb the high notes of a difficult aria. The woman is so much at the top of her voice that you are sure each higher note will be the last, and you get nervous lest something should break.

—*R. W. K.*

THE DEATH OF A RACE—MR. SMITH PREDICTS THE EXTERMINATION OF THE NEGRO IN AMERICA.

¶ That the whole negro race in this country is irrevocably condemned to extermination, and that such an extermination is the natural and best solution of our race question—this is the conclusion which William Benjamin Smith, a Southerner and a member of the faculty of Tulane University, reaches in The Color Line: A Brief for the Unborn (*McClure, Phillips & Co.*). History, he says, shows but two permanent solutions to the problems which arise from the meeting and interpenetration of a higher and a lower race—"either the lower race has disappeared, or the two have fused." Since Mr. Smith's whole thesis is opposed to a fusion, he is naturally forced to conclude that the negro is doomed to death for the best interests, he believes, of our civilization and our government

As with all special pleaders, so with this one: he considers his subject quite the most vital before the nation. He assumes that there are no heights to which the Caucasian race may not attain—unadulterated: and he declares that there are no depths to which it will not go—contaminated. Rhapsodically he sees in the South, "alone, friendless, despised," the evangel who preaches the purity of the race for the race's one salvation, and vehemently he condemns the courses of "high-placed dignitaries" who "choose their table companions as they please." In such courses Mr Smith reads "open proclamations . . . that the South is radically wrong"—and the South, he holds, is absolutely right

A considerable portion of the book is given over to rebuttal of the theory that the negro is not inherently the white man's inferior. The author argues that not only is there inferiority, but that this inferiority cannot be lessened by education. "It is a colossal error," he says, "to suppose that race improvement, in the strictest sense of the term, can be wrought by education.

Any change or amelioration that affects the race, the stock, the blood, must be inherited; but education is not inherited, it is not inheritable." In fact, Mr. Smith says that all attempts to give the negro higher education are folly, and he can see no success ahead for the plan of industrial instruction of Booker Washington.

Mr. Smith accomplishes the extermination of the negro—now left only the lowest sorts of unskilled toil—in a manner swift and simple. The black, he believes, cannot stand competition with the white; he is an easy victim to disease, and he is rushing to the disease-ridden districts of the cities in such numbers as promise to depopulate wide areas of the black belt. An amazing resultant decrease of the negro birth-rate as against a death-rate with which it cannot keep pace spells but one end.

The prospect thus presented does not alarm Mr. Smith. He points out that there are certain diseases "whose evolutionary function is to weed out the weak and so preserve the strong," and though he admits that "the sufferers cannot be treated with . . . too tender a sympathy," he feels that the discoverer of a serum which would give them equal chance with the vigorous in the matter of offspring" would be the worst foe of his race

The objections to all this—and especially to the theory of education advanced—are based upon a very real uncertainty as to whether the negro race is an infant or an old man. If an infant, it is argued, that race's progress is full of promise for future development. Vital statistics indicate a higher morality among American negroes than among the lowest whites of Italy, Spain or parts of France; their percentage of illiteracy, once total, is now less than that of Italy and immeasurably below that of Russia. And yet all that the American negro has accomplished he has wrought in but forty-five years. Thus argue the advocates of the theory opposed to that of the present author. Finally, however, whether or not one believes in Mr. Smith depends no less upon one's color than the color of one's sense of justice.

¶ MINOR MENTION: NOBODY, of course, needs advice more than young men and maids—and nobody gets more of it. There are even some cheerful pessimists who would say that they get entirely too much, and there are others who will tell you that the advice doesn't do any good, anyway. But be that as it may, the advice is there: the young people have but to read it, and if they don't read it, or, reading, fail to follow, that, obviously, is not the fault of the grave counselors, who are doubtless sustained by the high sense that they, at any rate, have done their duty, whoever else has failed. Such consolation will be the Rev. Charles Wagner's should all the children of this year not turn out to be model men and women in the next ten or twenty years. In his book, On Life's Threshold (*McClure, Phillips & Co.*), he has pointed out the straight and narrow path There it is and he has shown it. None can do more.

¶ NOW THAT A FEW OBSERVERS of international politics are talking "Yellow Peril" and warning us that, with Japan a victor in the Far East, China will soon awaken and be "Japanezed"—whatever that may mean—now, in a word, that a new interest attaches itself to the Celestial Empire, Emile Bard's Chinese Life in Town and Country is an excellent addition to the series of Our Asiatic Neighbors (*G. P. Putnam's Sons*). Mr. Twitchell, the translator, appears to have done his work faithfully. The book is a comprehensive and illuminative picture of the real China.

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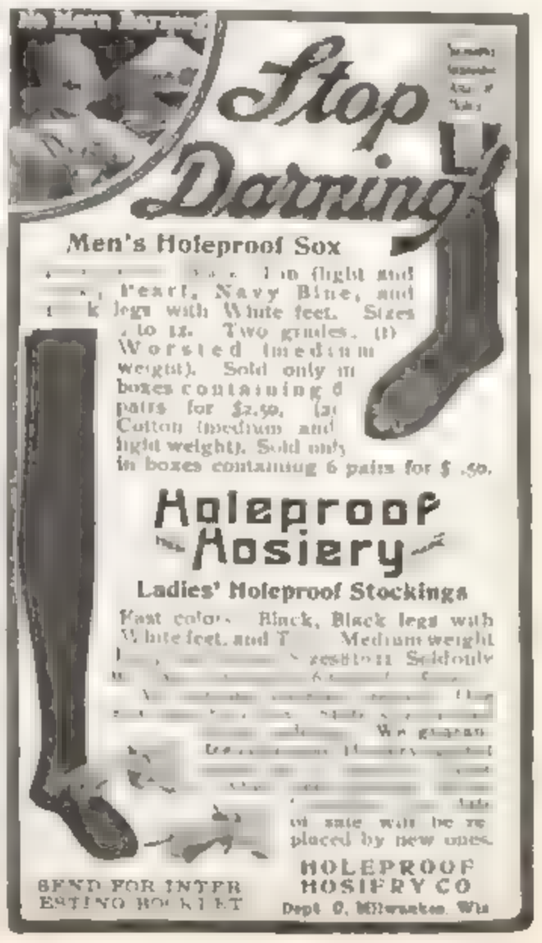

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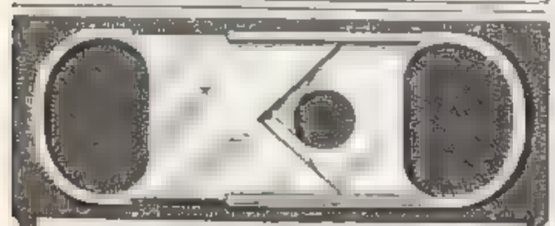

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THE TRIBUTE OF THE WATERS—OUR FISHERMEN'S LUCK IS WORTH $17,000,000 A YEAR TO US.

FROM data collected by the United States Fish Commission, it appears that about 1,700,000,000 pounds of fish of all sorts are caught by the fishermen of this country in a year. Of this enormous quantity—more than twenty pounds for every man, woman and child of our population—one-third is taken from the sea off the New England coast, and almost an equal amount from the Middle Atlantic States. The total catch, as it comes from the water, has a value of something like $17,000,000.

It should be understood, however, that this estimate includes oysters, clams, lobsters, crabs and shrimps, all of which, from a commercial standpoint, come under the head of fish.

The total represents an enormous contribution to the food supply of the country. A fish, too, notwithstanding the popular impression to the contrary, contains quite as much nutriment, pound for pound, as beef or mutton; and recent investigations have shown that it is much like meat in respect to its nutritive constituents. Oysters likewise, it appears, are "great stuff" as body-builders. Speaking roughly, a quart of oysters contains about the same quantity of nutrients as a quart of milk, or three-quarters of a pound of beef, or two pounds of fresh codfish, or a pound of bread.

It is a curious fact that oysters come nearer to milk than almost any other common food material. Oddly enough, the proportion of nutriment they contain increases steadily with their growth. In other words, a pound of the shucked mollusks at the age of five years has considerably more nourishing power than a pound of younger oysters, the difference amounting perhaps to as much as a hundred per cent.

Clams and mussels, reckoned by weight in the shell, seem to contain a larger per cent. of nutrients than oysters. Lobsters, crabs and shrimps are likewise exceptionally sustaining to the human body, and frogs' legs are quite as nutritious as chicken.

"Protein" is the name by which experts call the substance in foods which when eaten is transformed into muscle and blood. One may buy this valuable commodity in various forms. In the shape of sirloin steak it comes at $1.53 a pound, which is dear. One can get the same quantity of protein for seventy-one cents in a "cod steak," or for forty-four cents in the form of salt cod. Thus it appears that the fish-lover is able to recruit his system at a cost greatly less than that which the meat-eater must pay.

As a result of recent experiments, it has been found that fish is quite as digestible as lean beefsteak or mutton, but salt fish is less easily digested than fresh fish. When you open a can of fish, eat what you want of it and throw the rest away. Canned fishes develop when exposed to air an extraordinarily rapid growth of microbes, some of which may be dangerous.

MILK AND THE DEATH-RATE—PASTEURIZING PLANTS SAVE A THOUSAND CHILDREN IN NEW YORK IN 1904.

THAT it would be a paying business policy for any city to undertake the control of its entire milk supply, pasteurizing all of the product before it reaches the consumers, seems to be proved by recent experiments in New York, where the death-rate among infants has been greatly lessened during the last few years by the adoption of this kind of precaution on a large scale—for the benefit, chiefly, of the babies of the poorer districts.

It has been reckoned by the Department of Agriculture that one child out of every three dies before reaching three years of age, "one of the leading causes of infant mortality being impure milk." That this estimate is not excessive appears to be demonstrated by the fact that in 1891 the death-rate of New York children under five years was in excess of ninety-six in the thousand. About that time a private citizen of large means took up the problem and, having decided that impure milk was to a great extent accountable for the mischief, began to establish stations for the sale, at cost, of pure milk, both natural and sterilized. In cases where people were too poor to buy, milk was given away in bottles.

As a result, the death-rate per thousand of children under five fell in 1896 to seventy-seven. In 1898 it dropped below sixty-nine, and last year, in 1904, it was only sixty-three. This means one child saved out of three that would have died otherwise. Though the population of the city increased nearly one-third from 1891 to 1904, the total number of deaths of children under five fell from 18,224 in the former year to 16,137 in the latter. Allowing for the augmented population, it would seem that the lives of more than a thousand little ones in the metropolis were saved last year by the distribution of pure milk.

The peril to child life, of course, is greatest during the three months of summer. For those three months the death-rate of children under five was 126 per thousand in 1891. In 1896 it was 104 per thousand; in 1897 it fell below ninety-one; in 1900 it dropped to less than seventy-seven, and in 1904 it was seventy-four and a half. The actual number of deaths of children under five, notwithstanding augmented population, fell from 5945 in 1891 to 4805 in 1904, for the three months of summer only.

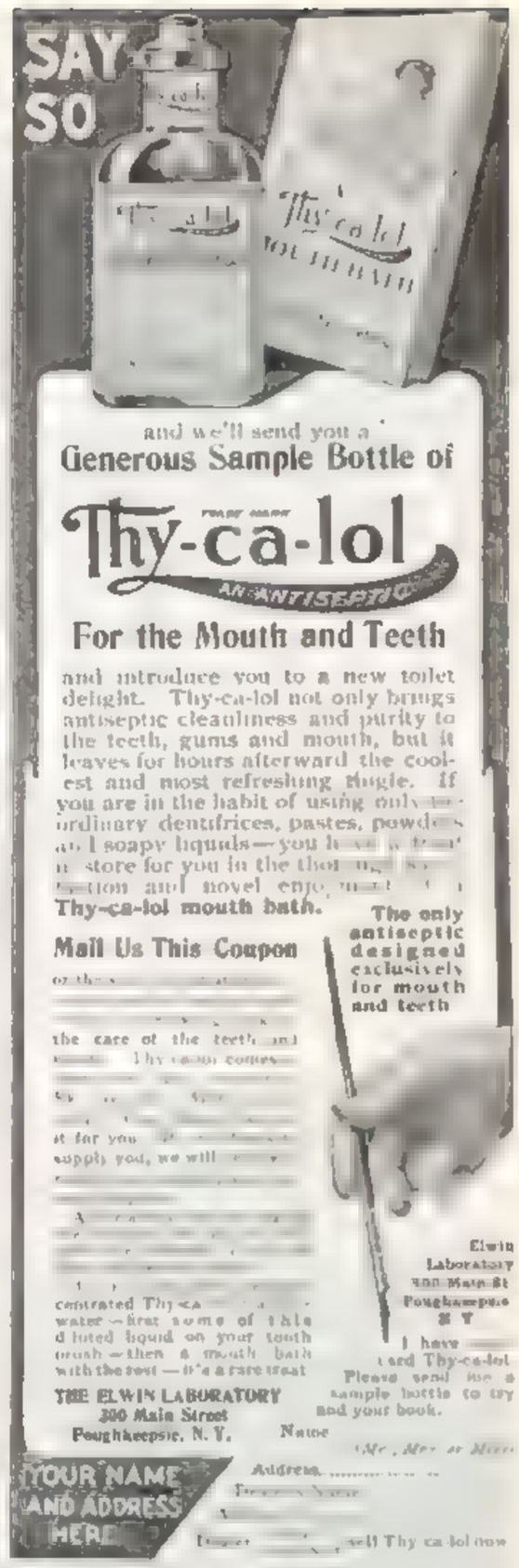
In 1897 the death-rate among the waifs picked up in the streets of New York and placed in the Infant Asylum at Randall's Island was over *forty-four per cent.* A pasteurizing plant was installed in the early part of the following year, and the deaths immediately dropped to less than twenty per cent. Last year they were under seventeen per cent. This first attempt at municipal ownership and operation of an outfit of the kind deserves, therefore, to be regarded as highly successful, and the moral to be drawn from it is altogether too obvious to require comment.

CLIFFS OF GLASS—ALREADY THE ONCE FRAGILE SUBSTANCE HAS STRANGE USES.

WHILE on his way from Chicago to Philadelphia, the other day, a traveler was interested to observe, along the line of the railroad where it ran through the Alleghanies, odd-looking little factories nestled here and there at the feet of tall cliffs. By inquiry he ascertained that these were glass mills, engaged in getting the raw material out of the quartz rocks. The cliffs, he was informed, were cliffs of glass, practically, and the work done consisted in blasting the stuff out, heating the fragments of quartz red-hot, then throwing them into cold water (which causes them to split into small pieces), and finally grinding the material to powder, in which shape it was shipped to the glass-makers, who converted it into glass by melting it in a furnace and adding the proper ingredients. Such glass, said the person who knew, was only fit for bottles and other inferior uses, fine glass being made from clear quartz sand, of which large deposits are found in some localities.

The conductor on the train, who joined in the conversation, remarked that railroad ties, cheap and decay-proof, were being made of glass, and quoted a scientific passenger who had told him the time might yet arrive when people would ride in glass cars over glass rails, watching the glass telegraph poles fly by at seventy-five miles an hour, and even crossing rivers by glass bridges upheld by glass piers. The traveler reflected thoughtfully that already glass piles were used for supporting docks and piers, being decidedly preferable to wood for the reason that they are rot-proof and in addition cannot be attacked and riddled by the destructive teredo.

Should any original-minded gentleman wish it, he may, when he comes to die, be buried in a glass coffin, proof against decay and rats, which will last forever. He can have a tombstone of the same material, imperishable, warranted not to crumble like granite or marble, and inscribed with sand-blast letters which can never become indistinct. In fact, even the bells that toll at his funeral may be of glass—for such bells as have recently been made of this substance are deep-toned and musical.



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For the Mouth and Teeth

and introduce you to a new toilet delight. Thy-ca-lol not only brings antiseptic cleanliness and purity to the teeth, gums and mouth, but it leaves for hours afterward the coolest and most refreshing tingle. If you are in the habit of using only ordinary dentifrices, pastes, powders and soapy liquids—you have a treat in store for you in the thorough [illegible] and novel enjoyment of **Thy-ca-lol mouth bath.**

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[illegible] the care of the teeth and [illegible] Thy-ca-lol comes. [illegible] it for you [illegible] supply you, we will [illegible] concentrated Thy-ca-lol [illegible] water—first some of this diluted liquid on your tooth brush—then a mouth bath with the rest—it's a rare treat.

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[illegible] sell Thy-ca-lol now

HEATING TALKS

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¶ The Ideal Heat is pure fresh air, warmed to just the right temperature, in every room and in every part of each room—which means KELSEY HEAT.

THE KELSEY WARM AIR [illegible] gives Ideal Heat from one register

Hot Water Systems. 15 to 30 per cent less than Indirect Steam and Hot Water Systems on 50

Entirely *different* from Furnaces, Steam and Hot Water Systems.

Adapted to Homes, Schools and Churches of all sizes and styles—old or new.

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Don't continue shaving with an inferior soap.

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Our fine new free catalog (just out) tells how you can do your kitchen work in ½ the usual time—with ½ the usual work—at a cost of only 5 cents a day.

It tells how the Hoosier Cabinet can be sold at such a low price and how every home can have a Hoosier. Isn't it worth sending for?

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Easy payments if desired. 5 cents a day buys it. Send for details of our easy payment plan and don't fail to send for the catalog that tells so much.

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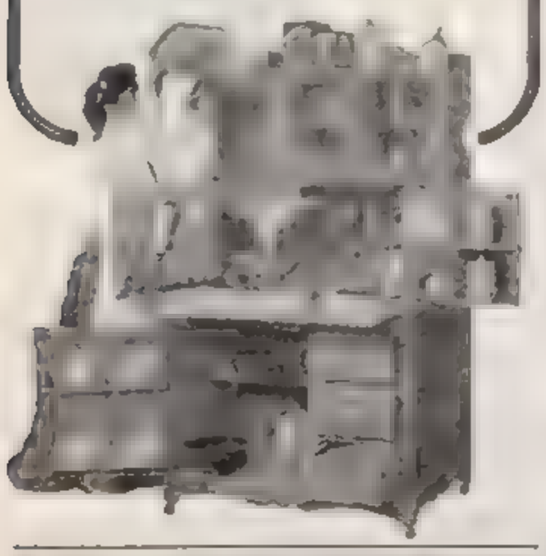

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RAZORINE, the most wonderful sharpener [illegible] your razor to the keenest [illegible] in your strop.

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EAT SQUABS and when you buy them ask for Plymouth Rock squabs, which are the largest and best. Breed squabs to make money. They mature in four weeks, sell for high prices. We were the first and are famous. Plymouth Rock strain [illegible] Write for [illegible]

Plymouth Rock Squab Co., 425 Howard Street, Melrose, Mass.

The Reading Table

The Old Yellow Schoolhouse

WHO that ever attended a New England district school in "the olden time"—that is, seventy or more years ago—can ever forget his experiences there? It is over seventy years since I "crept like a snail, unwillingly, to school" in the old yellow schoolhouse of "the Lower District" of my native village, yet how vividly and distinctly do the building and the persons and scenes within it reappear when conjured up by memory!

The schoolhouse stood on the village "common," a hundred feet, perhaps, in the rear of the one meeting-house—on blocks and unpainted—of the town. There were two entrances to the little pine-wood temple of learning, and between them on the inside was a huge fireplace in which was a big, blazing fire of rock-maple logs, bark and chips, the flames of which sent a grateful warmth into the room, and roared in the chimney with a sound exceedingly grateful to the shivering incomers.

The first thing the schoolboy did, after going to his seat in the morning, was, generally, to warm his inkstand, the contents of which had frozen during the past night. This was a grateful trouble, as it gave him an excuse for basking in the warmth of the fire. Tempted to linger too long, he would take hold of the overheated inkstand, which would burn his fingers, and with a "Gaul darn the inkstand!" would drop it incontinently on the floor. The eyes and ears of the master of the school, ever on the alert, would not fail to note this scene, and the boy would be summoned to the throne of the potentate, and asked: "What was that you said, sir?" "I said as how the ink was hot." "Hold out your hand, sir!" A ferule would appear, and with a crack-crack—and a "Take *that* for swearing, and *that* for lying!" it would come down twice upon the offender's wincing palm.

A long stovepipe connected a stove with the chimney, and as a large reading class stood up between the red-hot stove and the open fire it was amusing to see the vain efforts of the pedagogue to keep the flanks of the class, exposed to the intense heat, in a straight line with the rest. Now and then a boy would wish to go out-of-doors, and would rise and bluntly ask the master: "Gwaout?" or, less curtly, "May I go out to get s'mice (some ice) to put in my trousers to keep my nose from bleeding?" From time to time one would hear such complaints as these: "Master, Jim Jones keeps pokin' straws in my ear," "Gus Stevens scrouges so I can't git my lesson," "Sam Soule has spilt his ink all over my writing-book"; or, occasionally, in an undertone, such warnings as "Don't joggle me again, or you'll catch it!" "Quit pinchin'; you'll git it, Bill Healey, when school's dismissed!" "Dew tell! Who cares for you, Hen Barney!"

Parsing the Poets

What parsing lessons we had, in Cowper's Task, Pope's Essay on Man, or Thomson's Seasons, which not one of us understood! What pothooks we perpetrated as we essayed to master the art of penmanship! Every Saturday there was a spelling match in which the whole school took part—almost the only educational exercise in which we delighted. One-half of the boys and girls were ranged on one side of the schoolroom, the other half on the other. If a scholar on one side misspelled a word, and it was spelled correctly by a contestant on the other side, the former had to leave his associates and, amidst the titters of the school, cross over to the ranks of the opposing spellers. With what tough, refractory words we sometimes wrestled for example, *pittsaia, Connecticut, Michilimackinac, sibylline, chevaux-de-frize!* What fun we had in snowballing each other, and in wrestling, during the prized recesses of the school!

How often during the monotonous tasks of the schoolroom we "snatched a fearful joy" by reading a bewitching romance, or other book "on the sly"! During many an hour when a boy was thought to be exceptionally studious he was following with breathless interest the fortunes of Lemuel Gulliver among the Brobdingnagians or the Lilliputians, or thrilling with sympathy with Robinson Crusoe in his lonely home. If the master's approaching step was heard down went the romance, with a juggler's speed, upon the shelf under the desk, and up came an arithmetic or geography, in whose pages the rogue was to all appearance deeply buried!

In every large town-school there is sure to be one boy, at least, who loves to tease or torment the master; and such a boy was Sam G——. Sam's escapades were so frequent that he was often rebuked or punished, which result he bore like an ancient stoic. But one day, when the verb *flagello* was conjugated on his back in various moods and tenses, Sam inwardly vowed vengeance on the knight of the rod.

The pedagogue was known by all the school to have "a sneaking notion" toward a pretty girl of the village, Sarah Moody; and it was even a whispered suspicion that they were "engaged." One day the class in spelling, of which Sam was a member, was called up, when the master proceeded to give out the words till he came to "psalmody," which he put to that roguish urchin. "Spell 'psalmody,' G——"

"P-s-a-l, *Sal*, m-o-d-y, *Moody*—Sal Moody," slowly and distinctly ejaculated Sam, in tones that rung through the schoolroom.

For once the stern disciplinarian was nonplused. With a face that turned from pale to the deepest crimson, and a tremulous voice, he passed to the next word to be spelled, and finally dismissed the class without a word to Sam, who at noon walked home in triumph, the idol and envy of all the other boys in the school.

The Helpful Jack-Knife

Whittling in the schoolroom was strictly forbidden; yet there was hardly a square foot of bench or desk that was not hacked by a jack-knife. I shall never forget how one day, as I was "penning up" a fly I had caught in a hollow cut in the desk covered with a square inch of glass, I was myself suddenly captured by the master, who, stealthily approaching from the rear, seized me by the jacket collar and whisked me unceremoniously into the centre of the room. And I shall never forget another more exciting scene, when 'Gus D——, who had been a sailor, was ordered, on account of some misdemeanor, to come to the master's desk. Instantly he flew to the fireplace, and seizing the fire-shovel by its long iron handle, held it up in a threatening manner, and when asked by the master: "What are you going to do with that?" replied: "Knock your brains out if you come near me!" Scarcely were the words uttered when, with a catlike spring, the master was upon him, and wresting his weapon from the bully, compelled him to submit to a severe feruling.

What an exhilarating spectacle it is to see a crowd of boys let loose from a country school! No sooner does the weary, worn pedagogue, pulling out his watch, utter the joyous words, "School's dismissed!" than *exeunt* boys like a stampede of wildcats, through the narrow porch or door, wedging it so full that for some moments they can hardly move, and finally, as the jam gives way, sprawling *en masse* at full length over the threshold. The next moment and they have scrambled up again, and away they go "like mad," running, leaping, jumping, hallooing at the top of their lungs—dashing off, like rockets, into a hundred paths of pleasure and fun. The very dogs manifest their sympathy with the boys' release from thraldom, and seem to say with Burns' Cæsar

> My heart has been so fain to see them
> That I for joy hae barkit wi' 'em.
> —*William Mathews.*

Tough Propositions

"FIRST call for dinner in the dining-car!" drawled the waiter to a party of traveling men on a Western express a few days ago.

"Boys, shall we go in?" asked one.

"I'm not very hungry," replied another. "I took luncheon pretty late to-day. I think I'll wait a little bit."

"All my experience on the road, and I have had ten years of pretty hard work at it," spoke up a necktie man, "goes to show that you must have a man's attention before you can do business with him. I really believe that not one merchant in ten will give an order if you strike him

BEACON SHOE $2.50

We sell shoes at $2.50, which are the equal in style and durability of any $3.50 shoe sold anywhere. A fine Goodyear Welt Shoe could not be sold at that price if we did not sell 5,000 pairs every day and if we were not satisfied with the profit of five cents a pair.

Beacon Shoe $2.50

One Dollar Safe in Your Pocket, Your Feet Well Dressed as Before.

Buy one pair [illegible]

$1 every pair [illegible]

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We are establishing exclusive [illegible] with leading shoe dealers in all [illegible] Send us your name [illegible]

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Taylor-Made
Honey Comb
Chocolate Chips
PURE honey-molasses taffy, spun out to finest honeycombed crisp, then coated with our own very best specially blended chocolate. Just the sweetest, most toothsome candy ever made. You always want more
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RUBEROID
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RED ROOFING

A permanent Roofing with a permanent, beautiful color

Send for samples and booklet "S"

The Standard Paint Company
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100 William St., New York

Macbeth Chimneys

Of every size and shape, for every size and make of lamp—MACBETH chimneys.

No matter what lamp you have, there is a MACBETH chimney made for it—made to fit it, and moreover, MACBETH'S chimney will make the lamp do better. But get the chimney for *your lamp*—I make it and it has my name on it.

My Index explains all these things fully and interestingly; tells how to care for lamps. It's free—let me send it to *you*. Address

MACBETH, Pittsburgh.

Perfect Transmission of the

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Runabout, $750. Touring car, $[illegible]

Write for catalog O and address of nearest dealer, where you may try a Cadillac

CADILLAC AUTOMOBILE CO., Detroit, Michigan

4% Interest

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THE CITIZENS SAVINGS AND TRUST CO. CLEVELAND, O.

ASSETS OVER FORTY MILLION DOLLARS

WEDDING INVITATIONS

J. W. COCKRUM, 521 Main Street, Oakland, City Ind.

at the busy time of day. I know that I usually can do business if I can get a man when his mind is easy and I can get him to look at my goods.

"But I bumped into the hardest proposition the other day that I've put my shoulder against for a long time. There's a merchant that I call on, over near Duluth, who is the hardest man to get into a sample-room that I ever saw. I'd been calling on him for several seasons, but I couldn't get him away from the store. Once he had a clerk who stole from him, and after he got on to this fellow he never left his store unless one of his own sons was right there to take his place. Even then, he doesn't like to go out, and he used to run up home and back right quickly for a bite to eat. I had sold him a few little lots by lugging stuff in, and was getting tired of this sort of business. I either wanted to get a decent order or quit him cold. It is all very good, you know, to send in one or two little bills from a new man, but the house thinks you are no good if you keep on piking that way too long with the same man.

"This time I went into that store and said to myself: 'If I can't get this old codger to go down to my sample-room I'm not going to do any business with him at all.'

"When I went into his store I shook hands and offered him a cigar. He said: 'Vell, I von't smoke dis now. I lay it avay.'

"If there is anything on earth that makes me mad it is to offer a cigar to a merchant or clerk who, in truth, doesn't smoke, and have him put it aside and hand it to somebody else after I've left town; but you do bump into that kind once in a while."

Time at One Dollar a Minute

"The old man was back in the office. He said: 'How's peesness?'

"'Best ever,' said I. It's always a good thing to be cheerful. All traveling men who go around the country saying that business is poor ought to be knocked in the head. Even if they're not doing a great deal, they should at least say, even in the dullest of times, that business might be a lot worse. That's a true statement, anyhow, and it's these croakers on the road who really make business dull when there is every reason for it to be good. I never kick, and I don't think any up-to-date man does.

"Well, sir, when the old man had asked me how business was, and I'd told him that it was strictly good, I went right square at him. I said:

"'Now, look here, Brother Mondheimer, I've been selling you a few goods right along and you've told me that they were satisfactory, but I haven't been doing either myself or you justice. I want you this time to come right down with me and see what a line of goods I really have. My stuff is the best. The patterns are the newest, and I've styles enough to line the whole side of your house. Now don't let me run in with just a handful of samples and sell you a little stuff, but come down and give me a square chance at a decent order.'

"'Dot's all ride,' said he, 'but I can't get avay. I must stay ride hier. Ven cost'mers com' in somebody must be hier to vait on 'em.'

"'Certainly,' said I, 'but all your clerks are idle now. There isn't a customer in the store. Things are quiet this time of day. Suppose you come on down with me.'

"'No; I can't do dot,' said the old man. 'I'd like to, but I can't. Von't you breeng op a leedle stoff?'

"I didn't answer his question directly, but I said: 'Brother Mondheimer, suppose a man were to come into your store and want to buy a good suit of clothes. How much profit would you make?'

"'Aboud fife tollars,' said he.

"'Well, how long would you, yourself, spend on that man, trying to make a sale with him?'

"'Vell, I vood nod let him go onteel I solt him,' said he.

"'All right. And, by the way,' said I, 'do you think you can give me two tens for a twenty?'

"He handed me out two ten-dollar gold pieces.

"'Now,' said I, slapping down one of the slugs and shoving it over to him, 'here's ten dollars for ten minutes of your time. That's yours, now—take it! I've bought your time and I dare you to come down to my sample-room. If you do I'll make that ten back in less than ten minutes and you'll stay with me an hour and buy a decent bill of goods.'

"Well, sir, the old man wouldn't take the ten—but he did get his hat, and he's been an easy customer ever since."

"Last call for dinner!" shouted the waiter.

"Guess this is our last chance," spoke up one of the boys. Then, stretching a little to get the kinks out, we washed our hands and went in to dinner

—*Charles N. Crewdson.*

Hero Worship in the Tenement

THE assertion has been often advanced that the liking of the tenement dwellers for the melodrama denotes a healthy state of mind. The basis of this assertion is the fact that, at the end of all melodramas, the villain always gets his just deserts and virtue triumphs. Here this question seems pertinent: Does the youth or man from the tenement go to the theatre for the sole purpose of seeing virtue finish the play in the centre of the calcium light?

Managers are keen caterers to public taste and claim to furnish the entertainment desired by their audiences. A glance at the "billing" of any melodramatic production will show that the "strong" situations of the play are always scenes of physical violence or criminal daring. In dime novels, the heroic detective, after fourteen pages of harrowing troubles and hairbreadth escapes, never fails to defeat the cunning and long-hunted criminal on the fifteenth page. And yet dime novels, with, or rather in spite of, their moral endings, have prepared more than one young mind for the jail or the asylum.

You need not be a calamity-howler to be concerned with this condition. The instinct of the tenement is no more criminal than the instinct of the mansion, but it is less cultivated and far less restrained. Hardly a family in the slums but has a close or distant relative whose knowledge of the inside of prisons is founded on something more personal than hearsay and information. Boys are born hero-worshipers, and in the slums their choice being confined to the fat, dive-keeping politician and this relative with his halo of stripes and close-cropped hair, they choose the latter, the man of daring deeds. Should this hero have a penchant for flashy clothes and picturesque poses in front of notorious saloons the boy will become a criminal for the sole purpose of simulation. And the object-lesson in this curriculum is furnished by the melodrama.

The boy does not analyze the playwright's aim to subjugate all else to the play's effective dénouement. He only sees with greedy appreciation how easily supposedly sane and intelligent persons are fooled and trapped by the most flimsy and transparent schemes of the wily villain. Another feature, which is not without influence on the young spectator, is the fact that, almost without exception, the villain in the play is the best-dressed man in the cast, and generally has a rather "good time" until the last act. To change this unfortunate ending of the villain in the play to one more fortunate for his counterpart in real life becomes a problem to the boy which he deems himself fully capable of solving satisfactorily. At any rate, from his standpoint, the game is worth the trying. In this connection it might as well be stated that much of what is often called the "heroism" and "resignation" of the boy of the slums is nothing more than the very essence of an inborn philosophy of stoicism. "Taking chances" is liable to culminate in a heroic deed as well as in an atrocious crime.

If, in contradiction, it should be cited that the villain of the melodrama is always hissed right heartily by the gallery, I would ask you not to overlook the momentary effect of lurid, direct acting on the boy's sentimentality. While the emotion of the moment might sway the perspective of the boy, the impression created by the dashing and venturesome villain—because he "does things," while the hero only "suffers" them—will be more lasting.

Sociological and penal records adduce a convincing number of incidents, describing in detail the many instances in which the most maudlin sentimentality was displayed by men and women accused of the most brutal crimes. The love of street waifs for animals of the outcast class is proverbial. Time and time again have I seen friendships between children and animals formed and maintained which revealed fathomless depths of pure sentiment, yet the human partner of the firm went only too often to destruction. —*Owen Kildare.*

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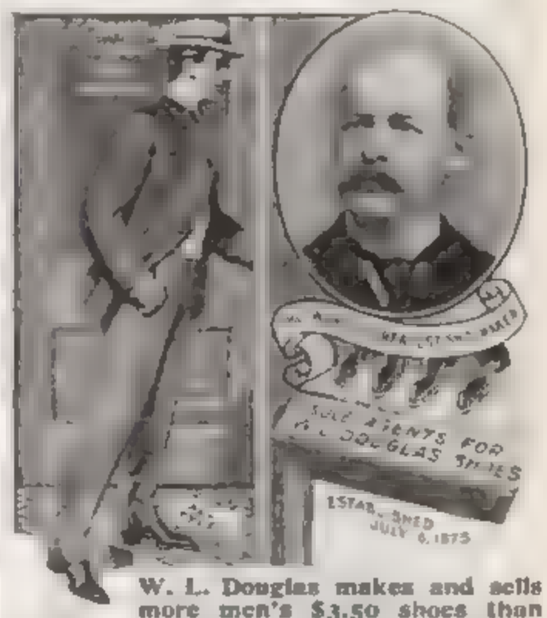
W. L. Douglas $4.00 Gilt Edge Line cannot be equalled at any price.



W. L. Douglas makes and sells more men's $3.50 shoes than any other manufacturer in the world.

$10,000 REWARD to anyone who can disprove this statement.

W. L. Douglas $3.50 shoes have by their excellent style, easy fitting, and superior wearing qualities, achieved the largest sale of any $3.50 shoe in the world. They are just as good as those that cost you $5.00 to $7.00—the only difference is the price. If I could take you into my factory at Brockton, Mass., the largest in the world under one roof making men's fine shoes, and show you the care with which every pair of Douglas shoes is made, you would realize why W. L. Douglas $3.50 shoes are the best shoes produced in the world.

If I could show you the difference between the shoes made in my factory and those of other makes, you would understand why Douglas $3.50 shoes cost more to make, why they hold their shape, fit better, wear longer, and are of greater intrinsic value than any other $3.50 shoe on the market to-day.

W. L. Douglas Strong Made Shoes for Men, $2.50, $2.00.
Boys' School and Dress Shoes, $2.50, $2, $1.75, $1.50

CAUTION—Insist upon having W. L. Douglas [illegible]. Take no substitute. None genuine without his name and [illegible] stamped on bottom.

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For Color Effects used; they will not wear [illegible]

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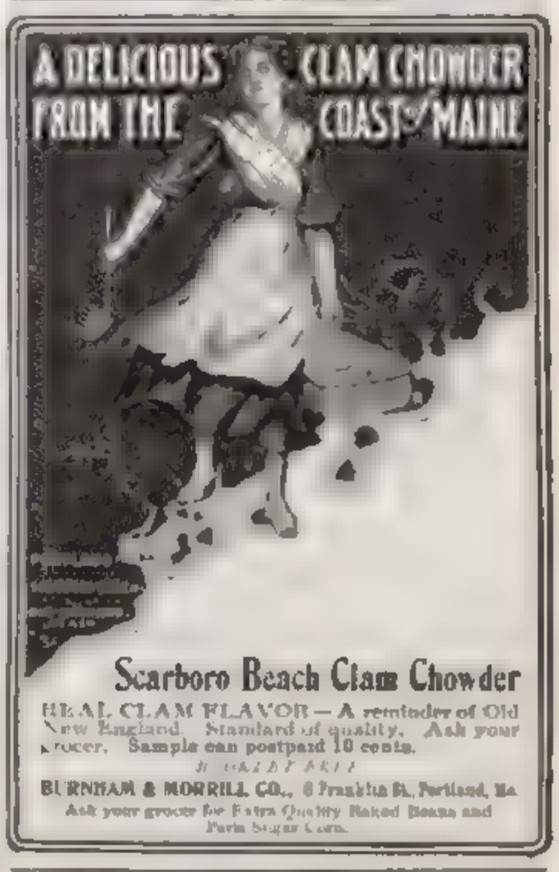

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SHOT GUN
"The high grade single gun"

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"The Morley"

makes low sounds and whispers plainly heard. A miniature **Telephone for the Ear**—invisible, easily adjusted, and entirely comfortable. Over fifty thousand sold, giving instant relief from deafness and head noises. **There are but few cases of deafness that cannot be benefited.**

Write for booklet and test it now.

The Morley Company, Dept. T,
34 South 10th Street, Philadelphia

Our Extravagant Wives

(Continued from Page 4)

Now, laugh if you want to, but I lost a very good servant once because I remonstrated at buying two dozen clothespins every week.

"I'll not stay with any lady that grudges clothespins—the cheapest things there is! Why, my sister never picks up her clothespins! She just trows thim down!"

Her sister stood at the wash-tub six days in the week, but what my servant said about clothespins was literally true. Yet a few years before these people burned peat and let the pig sleep in the house with them.

This sort of extravagance is an extravagance which counts you nothing, brings no pleasure, saves no trouble. It is the extravagance of utter waste.

I once sent my cook to buy one grapefruit, and said: "Now, I priced them, and I know they are two for a quarter, so one will be thirteen cents. If they try to charge you fifteen, ask to see those at two for a quarter."

She came back with eyes sparkling.

"Here's your two cents, mussis! But oh, missis, I never felt so ashamed in my life! I couldn't look him in the eye, because I never jewed anybody down before."

"Jewed him down!" I said. "You didn't jew him. That was the price. Didn't he give you the same one he first asked you fifteen cents for?"

"Yes, missis, but I was ashamed just the same!"

Now, her shame was genuine. How do you explain it, when at home her family were of the very poor?"

Ever since the time I mentioned, the subject of clothespins has interested me deeply. Whenever I drive or take trolley rides and see a woman, be she mistress or maid, taking down the clothes, I always watch to see what she does with the clothespins. And in five years of desultory observation I have never seen the care and thrift displayed by my automobile neighbor of putting them in a bag, thus keeping them dry and clean.

The next thing to it has been the peach-basket, at which the clothespins are thrown. If they land in the basket, well and good. If not, they dull the lawn mower.

Now, the subject of clothespins is typical of the thriftlessness of most poor Americans in small matters. They despise small economies. And why? Because mothers never teach their children the wisdom or the beauty of economy!

Poor souls! Can I blame them? It is mother-love—unwise but pure—which permeates all lands and bids parents say: "Our children, please God, shall never know the pangs of poverty that we have known!" And straightway there grows up a race of idle youngsters, destined to produce offspring just as foolish, who spend money they have never earned, with no sort of idea of its value. One of the greatest curses America is suffering from to-day is the unwise and misguided parental love which pampers and spoils the children of sturdy fathers and mothers, and deprives them of the wisdom whereby they might protect themselves from their own education in folly.

The children of the middle-class Americans are all overdressed. Would they could see the simple clothes of the royal families of England and Germany! Bricklayers, saloon-keepers, carpenters, drug clerks and stenographers in America dress their children in showier and more expensive clothes than those worn by royal princes destined to rule over millions of human beings.

Is this wise? Or honest—when you cannot reasonably afford to live up to it? How many fathers and mothers can really afford to live up to the way their own children dress?

And aside from dressing in materials far beyond their means, how many girls, whether the children of the poor or of the well-to-do, can cut and make a dress or trim a hat? Not one in a thousand. Even the clerk on a hundred dollars a month counts on a dressmaker's bill two or three times a year, when that, at least, is something daughters could learn without affront to their false pride.

And again, in not teaching children the value of money and the beauty of a reasonable economy, you unwise parents are

Our 20 Years of Film EXPERIENCE

If there is any one line of business in which experience is more important than in any other, that line is the manufacture of highly sensitive photographic goods. And of all photographic processes, film making is the most difficult. It has taken us more than twenty years to learn what we know about making film.

And in that twenty years we have also learned how to make the perfect raw materials which are absolutely essential to the manufacture of film—materials which cannot be obtained in the market with a certainty that they will be what they should be. We nitrate our own cotton for the film base; we nitrate our own silver for the emulsion. We go further, we even make the acid with which the cotton and silver are nitrated. Wherever it is possible to improve the completed product by manufacturing the raw material, we erect a factory and make that raw material.

Five years ago we felt that we were approaching film perfection, but no concern, even if it could make film as good as that *was*, could compete in quality with the Kodak N. C. Film of to-day. But experience is not the only advantage that our chemists and film makers enjoy. They have access to the formulae of the chemists who make the best dry plates in the world. The Kodak films of to-day have in them the combined knowledge of the most expert film makers and the most expert plate makers.

The wise amateur will be sure that he gets the film with experience behind it. There are dealers, fortunately not many, who try to substitute inferior films from inexperienced makers, the only advantageous feature which these films possess being the "bigger discount to the dealer." Amateurs, especially those who leave their Kodaks with the dealer to be loaded, should make sure that substitution is not practised against them.

The film you use is even more important than the camera you use. Be sure it's Kodak film with which you load your Kodak.

Remember:

If it isn't Eastman, it isn't Kodak Film.

Look for "Eastman" on the box.
Look for "Kodak" on the spool end.

EASTMAN KODAK CO.
Rochester, N. Y.
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Do you ever think of how you are going to get along in life?

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Knowing a great deal brings [illegible]
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Removes all odor of perspiration. Delightful after Shaving [illegible] or mailed on receipt of 25c. Get Mennen's

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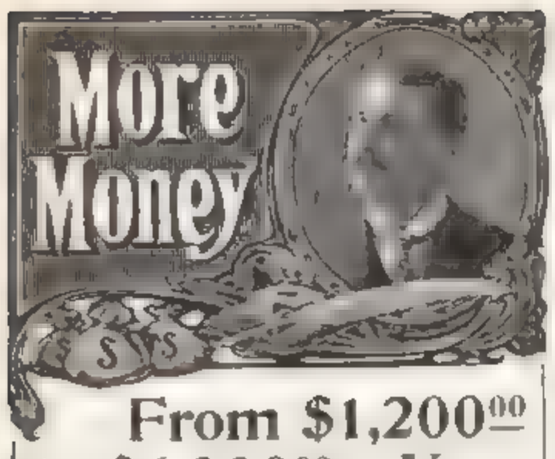

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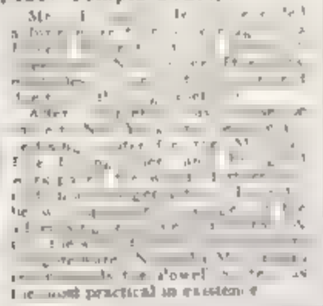

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Owen T. Moses & Co., Wholesale Tailors,
201 Moses Building, Chicago

robbing them of a strength of character which you earned by the very trials you would spare them.

Have you ever stopped to think that you are to blame for your wayward sons and your willful daughters? You are often bowed to the very earth in shame for your petted children's wickednesses, and even as your heart breaks you cry: "After all I have done for them, even denying myself necessities that they might have luxuries!"

Ay! And that is the very reason why your heart bleeds to-day.

Teach your children the value of money and to reverence economy. Teach them if you know it yourself—the difference between vanity and pride. Show them how not to save at the spigot and waste at the bung. The ignorant know how to do without, but they do not know how to economize. Do you not know that it takes brains to economize?

Everything in Sight

(Continued from Page 20)

have carried her upon his hands, how he forgave, what everlasting patience he had, and how at last—at last he actually gave his consent to this—this separation, hoping that the love she truly had for this strange man might redeem her from that terrible morphine, and only imploring her, by all his love for her and pity for herself—by his heart she had broken, by her faith in the stranger, to wait—to wait only till a separation could make her legally that man's wife ——"

"Oh!" I gasped—I could not help it.

"But she would not—she could not wait. She was maddened by the scene, by his discovering. Something fearful was hurrying her on to complete her misfortune and ours. And when Leo, crazed by the man's audacity in coming for her here, rushed upon him then at the last, frenzied, poor boy, by his father's dishonor—he, this man, drew his pistol. They struggled—it went off—accidentally. There he lies. She is locked in her room. And since the doctor says he must die unconscious to the last, she will open to no one. The lawyer says he must give himself up to the police—Leo, my only grandchild. The pistol—what does an old woman understand of such things?—he says it is not this man's pistol; he is known never to have carried one, they tell me. It is David's own pistol, they say. But how did this man get it? No one saw the struggle between them, no one but Evelyn, and she—she . . . What more will that woman do to torture us—what more can she do!" Gran'ma Lowenthal broke into sobs.

"Sh!—Sh!" I cautioned, pointing to the couch. Kirby's body was rigid, but his hands were fluttering like light, bodiless things trying to detach themselves from the inert thing he must become.

It was the tonic she needed. Her unselfish soul forgot its own misery and turned mercifully toward the dying man.

"O Eternal, our God," she prayed passionately, bending over him, "pardon all our sins and forgive all our iniquities, and grant us remission for all our transgressions! Forgive this stranger—forgive . . ."

Ted Thompson caught me in the hall as I came flying into the office. He had on evening clothes and an expression of wrathful hauteur, and the unusualness of both these things, together with the fact that they were mighty becoming, got to me in spite of my mad rush to get to my desk.

"O—oh!" I exclaimed, really half-bewildered with trying to grope back of my story—my great big, bully story that I'd cut out of life itself—to the personal memory Ted in his new dress-suit evoked. "Oh—I remember, Ted. The opera, wasn't it? Yes, yes, it was to be Carmen to-night and—and we were going."

His eyes went black as he stood silently looking at me. Phew, he was in a towering rage—Ted, the gay, the good-natured, whose sense of humor is too strong to permit him or anybody else's taking himself seriously!

I looked from the nice, long, clean, straight figure he made in the new rig he'd got just for this occasion, to my forgetful little self—disheveled, dripping, with my

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THE usual care and attention given roasts are unnecessary with Lisk's Sanitary Self-Baster, because the steam it generates, together with all evaporation, is returned to the roast through the secret of our own patented top, in which two dampers are placed to regulate for slow or quick roasting. The Lisk Roaster is an innovation, absolutely saving 20 per cent. of every roast by retaining all the original sweetness and flavor of the natural juices, and really is the only Self-Baster on the market. Positively sanitary, because it is perfectly seamless.

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LIQUID VENEER

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A CHILD CAN APPLY IT

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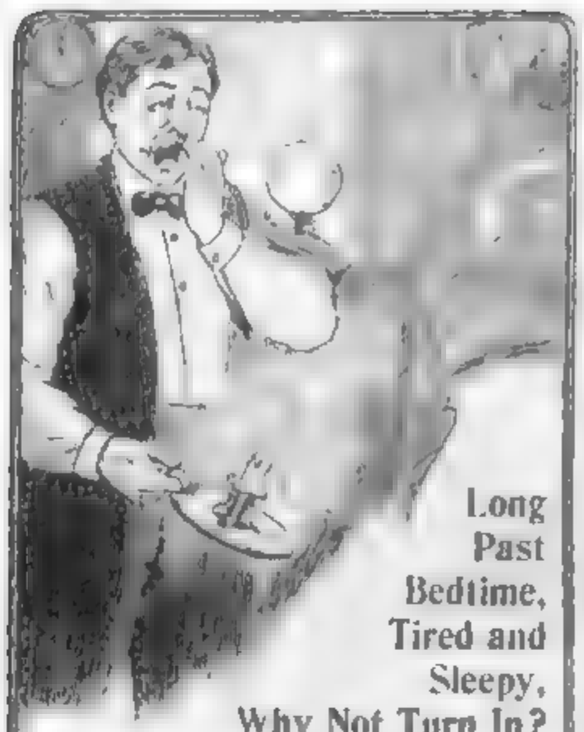

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Oh! you are waiting for the draughts in your ... to start up. Safe to say, it is *not* a *Bay* ... that is one point of the many good ones about

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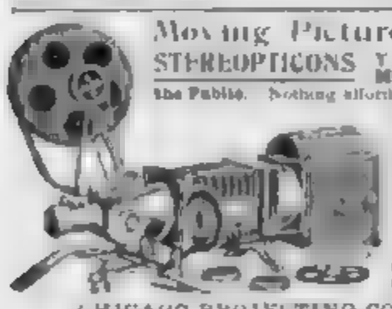

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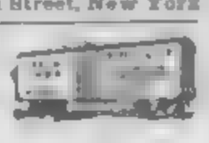

rain-washed but triumphant face and my soaking boots. It all came back to me—the details of the spree we'd planned for Ted's night off, the first since—since a certain day in Sacramento last week. A carriage was to call for me. I was to wear that same pink chiffon gown—there were flowers Ted had sent, La Frances, to match—the box at the opera to hold our glory—the reserved supper-table afterward in the Palm Garden, where—where ——

"Oh, Ted—Oh—ha—ha—ha!" It was too funny; I giggled outright.

That settled his dignity. "D——n it!" he cried; "what do you think a man's made of?"

"It is a shame, Ted!" I gurgled, trying to stop laughing—I was awfully tired and—and overwrought. "Such an elaborate party we'd planned, too, and ——"

"That for the party!" He brought his fist down upon the stair-railing with a force that made it vibrate like a tuning-fork "You—you're more like a ghoul than a human being, Rhoda; there's something repulsive about your preoccupation in this sort of thing. You might have forgot all about our 'party,'" he sneered, "and it could hurt only my vanity, but to let pass clear out of your head the—the thing that sang itself into every moment of my day, that changed the whole world for me; our first evening together after . . ."

"Our—being engaged, you mean," I interrupted. "But oh, if you knew what a story ——"

He ripped out a swear then; Bowman himself couldn't have done justice to the occasion more completely.

"Say, Ted," I said slowly, "I—I guess I haven't time to—to be engaged. I—I may marry somebody some day, but really I . . . What's that?" I cried suddenly.

A buzzing shiver shook the building. The presses! The paper going to press without my story . . .

"Oh, stop them, stop them!" I sobbed, and, turning my back on him, I dashed into McCabe's office.

He gave me two shorthand men, McCabe did, to dictate to alternately, so that one of them could be reading off notes to the linotype man, and we worked over the stuff for an hour and a half.

The paper was late, but oh, what a stunner it was when we did get it out! There were two pages of it—the story of the elopement and the murder played up big on the right half of the first page, and RHODA MASSEY FINDS THE MISSING REVOLVER—a flaring head for the other half. Of course, we'd built this part of it on the assumption that the police hadn't found the gun. And really, they were so much obliged to us up at the City Hall, when McCabe's 'phone reached them telling them to lift the corner of the rug close to the bookcase, that Chief Wyss would have let us claim the whole works if we had wanted to.

But we were modest, we were; we had everything in sight.

Sermons in Stones

SPEAKING of the "gospellers," as they used to call the peripatetic evangelists of fifty years ago, Mrs. Rebecca Harding Davis thus describes one whom she knew personally:

"There was one gray-headed old man dear to my childhood who seemed to look upon the whole world as his parish. He drove about through the hills with a lame white mare, and a gig which he had made out of an old clothes-basket. He was a geologist, and was more concerned about an extinct volcano which he had discovered in the Blue Ridge than about our sins or their punishment. As he traveled he collected geologic specimens for a scientific school which he dreamed of building some day. 'When the boys learn to read the rocks they will find out what God is, quicker than in catechisms,' he used to say.

"He once promised to bring me a present when he came again. Instead of candy he gave me a little black three-cornered stone. 'It is a trilobite,' he said in an awed voice, and then told us such tales of the world to which the stone belonged that we forgot the angry God and the waiting hell of which we heard incessantly on Sundays.

"One sunny summer morning the white mare was found grazing by the roadside far up in the hills, and the old man sat in the gig, dead, a quiet smile on his face.

'He was the last of the gospellers.'"

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may at any time be easily and quickly changed in size should room or building be altered in size (65% of all buildings are remodeled). Unlike stoves and hot air furnaces, they make a building investment which never plays out—can always be adapted to meet any change in heating requirements.

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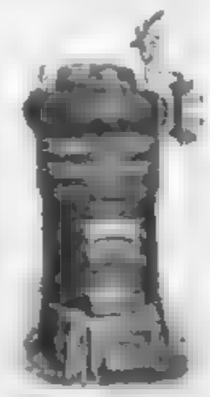

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¶ We say that, but we are not alone when we say it—thousands of students who have put it to the proof say it with us—the men who have gone through the course, studied it, and turned it into dollars—*they* say it.

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¶ Hundreds of men who are today in control of big organizations were underlings, kept down and back until Sheldon's Course opened the way.

¶ Let us send you the booklet that tells you about this great study—this *science* of salesmanship, the principles and studies which underlie it and upon which commercial success is founded.

¶ You owe it to yourself, to your business, and to your men (upon whom your business depends) to give yourself and them the help which Sheldon's Course alone *can* give.

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Wall Street and the Public Money

(Continued from Page 6)

in loans on pledges of securities. The rest is in real estate occupied by the banks and in cash on hand and on deposit and in interest accrued but not due.

That the savings banks are conducted with signal ability and honesty is admitted. They are so highly regarded, in fact, that many persons who will never have to worry about the rent keep as much money in them as they will take—the amount that one person may have on deposit in a bank being limited to $3000.

Yet the savings bank law is simple enough. Any thirteen or more persons may organize a savings bank in New York by joining in a declaration to the State Superintendent—provided that, in the opinion of the Superintendent, greater convenience of access to a savings institution will be afforded to any considerable number of persons by the establishment of a bank at the designated location; that there is such density of population in the neighborhood as to give reasonable promise that the concern will be useful and successful, and that the character of the incorporators is satisfactory. The Superintendent issues a certificate and thereupon the bank is duly in being. The incorporators, who become the trustees, not only have absolute control, but they are a self-perpetuating body, themselves filling any vacancy that occurs among them. Depositors have no say whatever as to the management of the bank nor in the election of its trustees and officers—a point which is not without interest in view of the alleged benefits of "mutualizing" an insurance company by giving its policy-holders voting power.

How the Law Guards Depositors

The savings bank, however, is mutual in quite another sense. It has no capital stock. The incorporators do not pay in or subscribe any money. On the other hand, the law says that no trustee of a bank shall have any interest, direct or indirect, in the gains or profits thereof, nor as such directly or indirectly receive any payment or emolument for his services, except he be a salaried officer of the bank as well; and no trustee or officer shall, directly or indirectly, for himself or as agent or partner of others, borrow any of its funds or in any manner use the same; nor shall any trustee or officer become an indorser or surety or become in any manner an obligor for money loaned by such bank. Further, the law very strictly limits the investments by savings banks to loans on real estate; United States bonds; bonds of New York State or any other State that has not, within ten years, been in default for interest; bonds of cities, towns, counties and school districts that come up to certain high requirements; and to real mortgage bonds of such railroads as come up to the requirements.

Before the law was amended at the last session of the legislature, the railroads, other than of New York State, in whose bonds the banks might invest were designated by name in the act. Naturally, when a road that was not on the list was bringing out a large issue it would wish to have its bonds made available for savings bank investment, and this could be done only by an amendatory act. The St. Paul, the Chicago and Alton (after the recapitalization previously described), the Rock Island (after the Messrs. Moore came into control), and several other roads were added to the list in this way. The legislature at Albany is seldom hard-hearted when large business interests are at stake. There is one well-known case—which it would be invidious to call by name—where the diligent lobby got the amendatory act, adding the road to the list (at a rather large expense for the necessary and strictly legitimate attorney's fees that usually figure in such cases), but the savings banks did not like the bonds and they promptly formed a cruel cabal and refused to touch them, although the law specifically permitted them to do so.

Thus the trustees are barred by statute from personally profiting through the use of the bank's funds, and the uses to which they may put the funds are strictly limited. Further, the interest that the bank earns by the use of depositors' money must be

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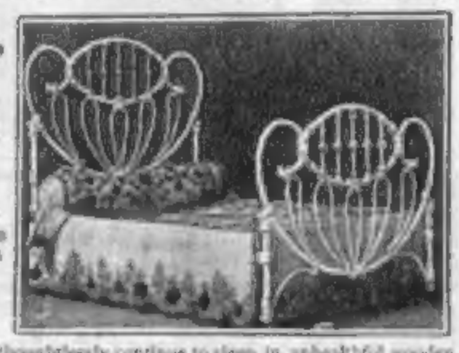

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credited up to them at least half-yearly. This semi-annual interest day, with its hard and fast showing of results and the consequent comparison with results secured by other banks, is always in plain view of the management. The law requires that the interest thus credited half-yearly shall be, as nearly as practicable, all the profits of the bank after deducting necessary expenses and reserving as a surplus fund for the further security of depositors such amount as the trustees deem expedient; but whenever this surplus fund reaches an amount exceeding fifteen per cent. of the deposits the trustees must divide such excess ratably among the depositors. So there is no opportunity, such as the deferred-dividend plan of the life-insurance companies abundantly affords, to build up and hold indefinitely a huge accumulation of patrons' profits. In short, the law and the banks give full recognition to the rather important principle that the earnings of the money are as much a part of the debt and the trust as the money itself is.

Under these conditions upper Wall Street takes only a languid interest in the savings banks, and the billion and more of the public's money that they hold lies mostly outside of its calculations. Indeed, the possibilities of graft are so very limited that the banks, all of whose funds are derived from the savings of the people, are not at all popular in certain quarters. The legislature got at them by passing a law to tax them in a certain ratio of their surplus. This tax, for the larger institutions, amounts to from thirty to forty per cent. of their expenses for salaries; so, considering the fineness with which the pennies are cut to pay depositors four per cent., it is no light burden; and it is so repugnant to common feeling that, in the last campaign, the Republicans promised to repeal it. But it was not repealed. The life-insurance companies, which are able to disburse hundreds of thousands annually through their legal departments, always receive the kindest consideration at the State Capitol. It is only under tremendous pressure of public indignation that their graft begins to excite attention up the river. But the savings banks got no consideration.

It is a basic dogma in upper Wall Street—possibly also at Albany—that the services of a really able man are to be secured only by paying him a high price in current coin; that any one who is willing to work except with a view to enriching himself rapidly is too dull to be intrusted with important affairs. The history of New York savings banks extends over three generations. They have been, and are, ably managed. The depositor's money is safely kept and he gets all its earnings. For many years, as the record shows, it has been possible to find men who would take this great trust and execute it with intelligence and honesty although it brought them little that would pass current at the clearing-house. A total pay-roll of $90,000 for a concern with seventy-five or eighty millions of deposits and many thousands of open accounts does not leave many steam-yacht possibilities in the president's salary. These men are not known to high finance, but the work they do is known to more than two million beneficiaries. As said before, it is a different world, although physically it lies cheek by jowl with the other.

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De New Moon—de New Moon, up yander in de night,
Wuz a big, roun' watermelon 'twel ole Satan tuck a bite!
De Stars wuz lookin' at him—en dey skeered enough ter fall;
He wuz feelin' mighty hongry, en he lak' ter tuck it all!

("Hop light, ladies"—
Dat's de very word!
Bet you dat a banjer
Beats de sweetes' singin'-bird!)

De Sun's a silver dollar 'way up yander in de sky—
Had him in my pocket, how he'd jingle by en by!
He look so slick en shiny, he temptin' ez kin be;
I wish de clouds would roll him on a rainbow down ter me!

("Hop light, ladies"—
Dat's de very word!
Lissen ter de banjer
En you'll hear a singin'-bird!)

—*Frank L. Stanton.*

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